

# **BANKRUPTCY PRO BONO PROJECT**

## **TRAINING CLASS MANUAL**

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## CHAPTER 7

# TMSL PRO BONO PROJECT TRAINING

February 7, 2020

1

## INTRODUCTION TO BANKRUPTCY

- Title 11 of the U.S. Code: The Bankruptcy Code.
- Federal Rules of Bankruptcy Procedure

2

## INTRODUCTION TO BANKRUPTCY

- Title 11 of the U.S. Code:  
The “Bankruptcy Code.”
- Chapters 1-3-5: these provisions apply to cases in all chapters unless specifically overridden.

3

## INTRODUCTION TO BANKRUPTCY

- Title 11 of the U.S. Code:  
The Bankruptcy Code.
- Chapters 1-3-5: apply to all chapters
- Chapters 7-9-11-12-13-15:
  - Are the available substantive chapters
  - Provisions apply only to cases under that chapter

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## INTRODUCTION TO BANKRUPTCY

- Title 28 of the U.S. Code:
- Contains jurisdictional provisions and statutes allocating judicial power to the bankruptcy courts.

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## BANKRUPTCY JURISDICTION

- Changed dramatically with the adoption of the Bankruptcy Reform Act of 1978.
- Utilization of Article III power.
- The Supreme Court decision in Marathon.

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## 28 U.S.C. § 1334. BANKRUPTCY JURISDICTION

(a) Except as provided in subsection (b) of this section, the district courts shall have original and exclusive jurisdiction of all cases under title 11.

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## 28 U.S.C. § 1334. BANKRUPTCY JURISDICTION

(b) ... the district courts shall have original but not exclusive jurisdiction of all civil proceedings arising under title 11, or arising in or related to a case under title 11 shall be referred to the bankruptcy judges for the district.

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## 28 U.S.C. § 157. PROCEDURES

(a) Each district court may provide that any or all cases under title 11 and any or all proceedings arising under title 11 or arising in or related to a case under title 11 shall be referred to the bankruptcy judges for the district.

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## 28 U.S.C. § 157. PROCEDURES

(b) (1)

[i.e., can I enter a final order?]

Bankruptcy judges may hear and determine all cases under title 11 and all core proceedings arising under title 11, or arising in a case under title 11, referred under subsection (a) of this section, and may enter appropriate orders and judgments, subject to review under section 158 of this title.

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## TYPES OF BANKRUPTCY PROCEEDINGS

- “arises under” Title 11 – proceeding created by a Title 11 statutory provision

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## TYPES OF BANKRUPTCY PROCEEDINGS

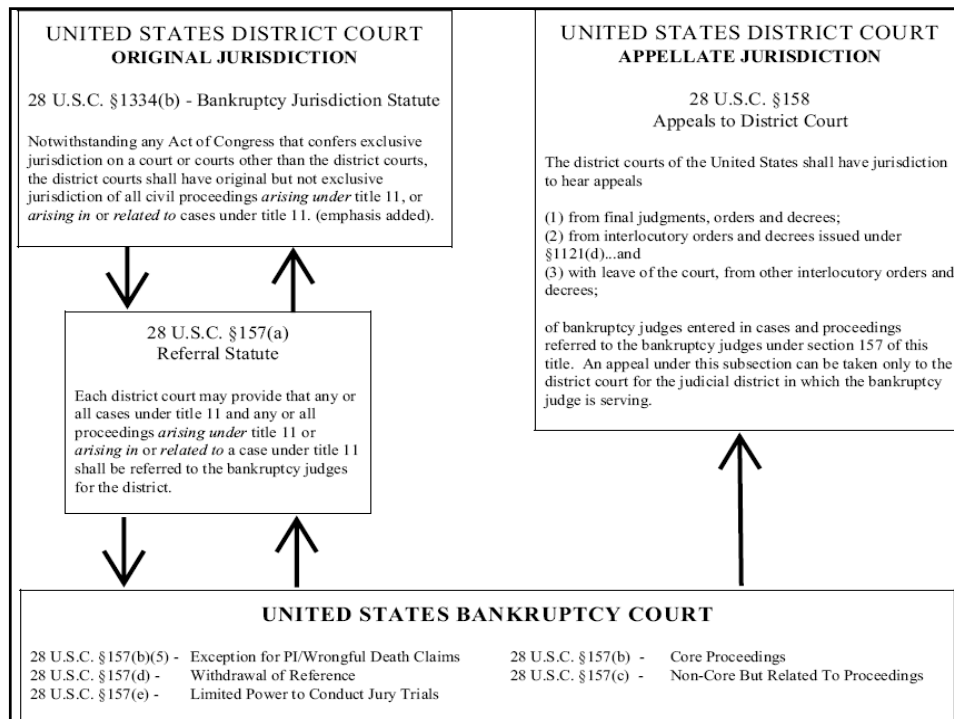
- “arises under” Title 11 – proceeding created by a Title 11 statutory provision
- “arises in” a case under Title 11 – proceeding which could only arise in a BK case...no practical existence outside BK

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## TYPES OF BANKRUPTCY PROCEEDINGS

- “arises under” Title 11 – proceeding created by a Title 11 statutory provision
- “arises in” a case under Title 11 – proceeding which could only arise in a BK case...no practical existence outside BK
- “related to” a case under Title 11 – proceeding whose outcome could conceivably have an effect on BK estate

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## RECENT SUPREME COURT CASES ON ALLOCATION ISSUE

**Stern v. Marshall, 131 S.Ct. 2594 (2011)**

§157(b)(2)(C) statutorily core, but not constitutionally core

Unconstitutional to allow Art. I judge to enter final judgment on a common law counterclaim that did not require joint resolution with the creditor's proof of claim

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## RECENT SUPREME COURT CASES ON ALLOCATION ISSUE

**Stern v. Marshall, 131 S.Ct. 2594 (2011)**

[claim statutorily, but not constitutionally core]

**Executive Benefits Ins. v. Arkison, 134 S.Ct. 2165 (2014)**

[deems Stern-type claim as non-core; BK court to tender proposed findings to District Ct for de novo review]

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## RECENT SUPREME COURT CASES ON ALLOCATION ISSUE

**Stern v. Marshall, 131 S.Ct. 2594 (2011)**

[claim statutorily, but not constitutionally core]

**Executive Benefits Ins. v. Arkison, 134 S.Ct. 2165 (2014)**

[deems Stern-type claim as non-core; proposed findings]

**Wellness Int'l Network v. Sharif, 135 S.Ct. 1932 (2015)**

[litigants can give “knowing & voluntary” consent to adjudication  
by BK court ... expressly or impliedly]

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## PURPOSES OF CHAPTER 7

- The liquidation objective is the core of the Bankruptcy Code.

18

## PURPOSES OF CHAPTER 7

- The liquidation objective is the core of the Bankruptcy Code:
  - Must know Chapter 7 process in order to understand the other substantive chapters

19

## PURPOSES OF CHAPTER 7

- The liquidation objective is the core of the Bankruptcy Code:
  - Must know Chapter 7 process in order to understand the other substantive chapters
  - Take the core and “adjust” it to achieve other objectives --- i.e., reorganization in ch 11 or 13

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## PURPOSES OF CHAPTER 7

- For debtor: “fresh start”

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## PURPOSES OF CHAPTER 7

- For debtor: “fresh start”
- For creditors: Equality of treatment for similarly-situated creditors

22

## PROCESS OF CHAPTER 7 — DEBTOR

- Duties of the Debtor:
  - Disclose property & debts through schedules/statements
  - Relinquish non-exempt property to trustee

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## PROCESS OF CHAPTER 7 — DEBTOR

- Debtor discloses all property and all debts
- Debtor relinquishes non-exempt property  
in order to obtain a DISCHARGE (individual only)

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## WHO CAN BE A CHAPTER 7 DEBTOR?

- “person” other than a RR, an Ins. Co., or a bank
- Individual:
  - Credit counseling requirement
  - Means test eligibility

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## STEPS OF CHAPTER 7 — DEBTOR

- Voluntary Petition = “order for relief”

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## STEPS OF CHAPTER 7 — DEBTOR

- Voluntary Petition = order for relief
- Filing of required schedules and statements, including claims of exemptions (Schedule C)

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## STEPS OF CHAPTER 7 — DEBTOR

- Voluntary Petition = order for relief
- Filing of required schedules and statements, including claims of exemptions (Schedule C)
- §341 meeting of creditors; Debtor examined under oath

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## STEPS OF CHAPTER 7 — DEBTOR

- Voluntary Petition = order for relief
- Filing of required schedules and statements, including claims of exemptions (Schedule C)
- §341 meeting of creditors
- Other debtor options:
  - Redeem personal property collateralizing consumer debt
  - Reaffirm enforceability of particular debts

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## STEPS OF CHAPTER 7 — DEBTOR

- Voluntary Petition = order for relief
- Filing of required schedules and statements, including claims of exemptions (Schedule C)
- §341 meeting of creditors
- Redemption/Reaffirmation
- Wait.....pending discharge process

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## AUTOMATIC STAY — §362

- Universal self-effectuating injunction automatically and immediately invoked by the filing of a BK petition.
- Freezes existing lawsuits; self-help remedies.
- Enforced by contempt & statutory penalties.

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## AUTOMATIC STAY — §362

- Functions:
  - Provides Debtor with “breathing spell”
  - Maintains integrity of bankruptcy estate during pendency of case

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## AUTOMATIC STAY — §362

- Functions:
  - Provides Debtor with “breathing spell”
  - Maintains integrity of bankruptcy estate during pendency of case. §341 meeting of creditors
  - Automatic stay (28 exceptions)

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## AUTOMATIC STAY — §362

- Remains in place until...
- Property is no longer estate property; or
- Earlier of ...
  - Individual receives a discharge;
  - Case is dismissed;
  - Case is closed.

Unless....

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## AUTOMATIC STAY — §362

- Court grants relief from stay...
- “for cause” or
- No equity in property and property is not necessary for effective reorganization

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## CHAPTER 7 — DEBTOR’S DISCHARGE

- Objection to Discharge (§727);
  - Complete denial of discharge of any debt – based upon debtor’s misconduct.... failure to provide quid pro quo for relief.

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## CHAPTER 7 — DEBTOR'S DISCHARGE

- Objection to Discharge (§727);
- Exception to Discharge (§523);
  - Certain types of debts are excluded from scope of discharge – based upon how such debts were created

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## CHAPTER 7 — DEBTOR'S DISCHARGE

- Objection to Discharge (§727);
- Exception to Discharge (§523);
  - Most common excepted debts:
    - debt arising from fraud;
    - debt from fiduciary defalcation;
    - debt from willful & malicious injury.

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## CHAPTER 7 — DEBTOR'S DISCHARGE

- Objection to Discharge (§727);
- Exception to Discharge (§523);
- Requires “adversary proceeding”
  - Rule 7001 lists types of proceedings
  - Greater procedural protections....generally under Federal Rules of Civil Procedure.

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## PROCESS OF CHAPTER 7 (CASE ADMIN FOR CREDITORS)

- Controlled by chapter 7 trustee (§704);
- Trustee administers an “estate” (§541)

40

## PURPOSE OF CHAPTER 7 — CASE ADMINISTRATION

- Trustee administers property
- Converts it to cash,
- And distributes cash to creditors [holders of allowed claims]

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## WHAT'S IN CHAPTER 7 ESTATE?

- All property interests of debtor;
- All avoidance actions (§§ 544-545-546-547-548-549)

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## WHAT'S IN CHAPTER 7 ESTATE?

- All property interests of debtor;
- All avoidance actions;
- Subject to debtor's allowed exemptions (state or federal)

43

## DEBTOR'S CLAIMS OF EXEMPTION

- DEF: Certain categories of property protected from seizure by creditors
- Homestead; vehicles; clothing; household goods; 2 mules; 12 cows

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## DEBTOR'S CLAIMS OF EXEMPTION

- Property protected from creditor seizure;
- Debtor must choose between state exemptions OR federal exemptions (if federal available in that state)

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## DEBTOR'S CLAIMS OF EXEMPTION

- Property protected from seizure;
- Choose between state & federal (opt-out);
- “Opt-out”: states decide whether federal exemptions are available

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## DEBTOR'S CLAIMS OF EXEMPTION

- Property protected from seizure;
- Choose between state & federal (opt-out);
- “Opt-out”: states decide whether federal exemptions are available;
- Can't mix & match –choose all state or all federal

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## DEBTOR'S CLAIMS OF EXEMPTION

- Property protected from seizure;
- Choose between state & federal (opt-out);
- “Opt-out”: states decide whether federal exemptions are available;
- Can't mix & match – all state or all federal;
- Spouses must choose the same type

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## DEBTOR'S CLAIMS OF EXEMPTION

- Property protected from seizure;
- Choose between state & federal (opt-out);
- “Opt-out”: states decide whether federal exemptions are available;
- Can't mix & match – all state or all federal;
- Spouses must choose the same type;
- Objection to claim – 30 days after §341 meeting

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## WHAT'S IN CHAPTER 7 ESTATE?

- All property interests of debtor;
- All avoidance actions;
- Subject to debtor's allowed exemptions;

*Query: Anything left of the “pie” for creditors?*

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## DISTRIBUTION OF CHAPTER 7 ESTATE

- Creditors file CLAIMS
  - only if trustee determines that there are sufficient non-exempt assets available for sale and distribution.

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## DISTRIBUTION OF CHAPTER 7 ESTATE

- Creditors file CLAIMS
- Payment of claims is prioritized administrative claims;
- priority unsecured claims;
- general unsecured claims

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## DISTRIBUTION OF CHAPTER 7 ESTATE

- Creditors file CLAIMS
- Priority of payment
- Administrative - Priority unsecured - General unsecured claims
- Creditors protected by collateral hold SECURED claims

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## UNDERSTANDING VALUE — §506

- Debt = \$5,000; Collateral Value=\$10,000
- claim is OVERSECURED;
- Trustee may elect to sell to realize equity existing in the collateral

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## UNDERSTANDING VALUE — §506

- Debt = \$10,000; Collateral Value=\$5,000

claim is UNDERSECURED;

- Trustee likely to abandon Estate's interest;
- or automatic stay will likely be modified to allow secured creditor to foreclose upon collateral

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## UNDERSTANDING VALUE — §506

- Debt = \$10,000; No property collateralizing debt

claim is UNSECURED;

- some unsecured claims get payment priority
- unsecured creditor can only look to a pro-rated share of cash distribution from Estate

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## END OF CHAPTER 7 CASE ADMIN

- Validity of all claims has been determined
- All property of the estate has been liquidated or abandoned
- All accumulated cash is distributed to claim holders pursuant to statutory priority scheme

# A Random Walk Down the Bankruptcy Forms and Rules, Including Ethical Issues

1

## Texas Disciplinary Rules of Professional Conduct

2

## 1.05 Confidentiality of Information

- (a) Confidential information includes both privileged information and unprivileged client information.  
Privileged information refers to the information of a client protected by the lawyer-client privilege of Rule 5.03 of the Texas Rules of Evidence or of Rule 5.03 of the Texas Rules of Criminal Evidence or by the principles of attorney-client privilege governed by Rule 5.01 of the Federal Rules of Evidence for United States Courts and Magistrates.
- Unprivileged client information means all information relating to a client or furnished by the client, other than privileged information, acquired by the lawyer during the course of or by reason of the representation of the client.

3

## 1.05 (c) A lawyer may reveal confidential information:

- (1) When the lawyer has been expressly authorized to do so in order to carry out the representation.
- (2) When the client consents after consultation.
- (3) To the client, the client's representatives, or the members, associates, and employees of the lawyer's firm, except when otherwise instructed by the client.
- (4) When the lawyer has reason to believe it is necessary to do so in order to comply with a court order, a Texas Disciplinary Rule of Professional Conduct, or other law.
- (5) To the extent reasonably necessary to enforce a claim or establish a defense on behalf of the lawyer in a controversy between the lawyer and the client.
- (6) To establish a defense to a criminal charge, civil claim or disciplinary complaint against the lawyer or the lawyer's associates based upon conduct involving the client or the representation of the client.
- (7) When the lawyer has reason to believe it is necessary to do so in order to prevent the client from committing a criminal or fraudulent act.
- (8) To the extent revelation reasonably appears necessary to rectify the consequences of a client's criminal or fraudulent act in the commission of which the lawyer's services had been used.

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## 1.05 (d) A lawyer also may reveal unprivileged client information.

- (1) When **impliedly authorized** to do so in order to carry out the representation.
- (2) When the lawyer has reason to believe it is necessary to do so in order to:
  - (i) **carry out the representation effectively;**
  - (ii) defend the lawyer or the lawyer's employees or associates against a claim of wrongful conduct;
  - (iii) respond to allegations in any proceeding concerning the lawyer's representation of the client; or
  - (iv) prove the services rendered to a client, or the reasonable value thereof, or both, in an action against another person or organization responsible for the payment of the fee for services rendered to the client.

5

## 1.05 (f) A lawyer shall reveal confidential information when required to do so by Rule

- Candor Toward the Tribunal
  - 3.03(a)(2) fail to disclose a fact to a tribunal when disclosure is necessary to avoid assisting a criminal or fraudulent act;
  - 3.03(b) If a lawyer has offered material evidence and comes to know of its falsity, the lawyer shall make a good faith effort to persuade the client to authorize the lawyer to correct or withdraw the false evidence. If such efforts are unsuccessful, the lawyer shall take reasonable remedial measures, including disclosure of the true facts.

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## 1.05 (f) A lawyer shall reveal confidential information when required to do so by Rule

- Truthfulness in Statements to Others
  - 4.01(b) fail to disclose a material fact to a third person when disclosure is necessary to avoid making the lawyer a party to a criminal act or knowingly assisting a fraudulent act perpetrated by a client.

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Southern District of Texas  
Bankruptcy Court website

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<https://www.txs.uscourts.gov/bankruptcy/bankruptcy-forms-filing-fees>

UNITED STATES DISTRICT & BANKRUPTCY COURT  
Southern District of Texas

Home District Court Bankruptcy Court Probation Attorneys Jurors Forms Transcripts General Information

Home » Forms

### Bankruptcy Forms & Filing Fees

New Chapter 13 Forms

**National Forms Page**  
Schedule of Fees

**Chapter 7**

- Voluntary Chapter 7 Bankruptcy Information
- Means Testing and Median Income Information
- Forms for Lift Stays
- Chapter 7 Debtor Duties and Responsibilities
- Debtor's Sworn Statement for 341 Meeting Updated 01/02/2013**
- Payment Advice to Creditors
- Procedures for Obtaining Relief from Requirement to Attend § 341 Meeting of Creditors
- Application to Employ [word] [pdf]
- Nunc Pro Tunc Application to Employ [word] [pdf]

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UNITED STATES COURTS

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### Bankruptcy Forms

Form Number	Form Name	Category
B 101	Voluntary Petition for Individuals Filing for Bankruptcy	Individual Debtors
B 101A	Initial Statement About an Eviction Judgment Against You (individuals)	Individual Debtors
B 101B	Statement About Payment of an Eviction Judgment Against You (individuals)	Individual Debtors
B 103A	Application for Individuals to Pay the Filing Fee in Installments	Individual Debtors
B 103B	Application to Have the Chapter 7 Filing Fee Waived	Individual Debtors
B 104	For Individual Chapter 11 Cases: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders	Individual Debtors
B 105	Involuntary Petition Against an Individual	Individual Debtors
B 106	Declaration About an Individual Debtor's Schedules	Individual Debtors
B 106	Summary	Individual Debtors
B 106A/B	Schedule A/B: Property (individuals)	Individual Debtors
B 106C	Schedule C: The Property You Claim as Exempt (individuals)	Individual Debtors
B 106D	Schedule D: Creditors Who Hold Claims Secured By Property (individuals)	Individual Debtors
B 106E/F	Schedule E/F: Creditors Who Have Unsecured Claims (individuals)	Individual Debtors
B 106G	Schedule G: Executory Contracts and Unexpired Leases (individuals)	Individual Debtors

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**Fill in this information to identify your case:**

Debtor 1  
 First Name    Middle Name    Last Name

Debtor 2  
 (Spouse, if filing)    First Name    Middle Name    Last Name

United States Bankruptcy Court for the:  District of

Case number  
 (if known)

☐ Check if this is an amended filing

Official Form 103B

**Application to Have the Chapter 7 Filing Fee Waived** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: Tell the Court About Your Family and Your Family's Income**

**1. What is the size of your family?**      Check all that apply:

Your family includes you, your spouse, and any dependents listed on Schedule J: Your Expenses (Official Form 106J).

☐ You  
☐ Your spouse  
☐ Your dependents

How many dependents?

Total number of people

**2. Fill in your family's average monthly income.**

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out Schedule I: Your Income, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

**Your family's average monthly net income**

That person's average monthly net income (take-home pay)

You ..... \$

Your spouse ... + \$

Subtotal ..... \$

                                 - \$

Total ..... \$

11

Give as much detail as possible

**5. Tell the court why you are unable to pay the filing fee in installments within 120 days.** If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

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# Consistency in Bankruptcy Forms

13

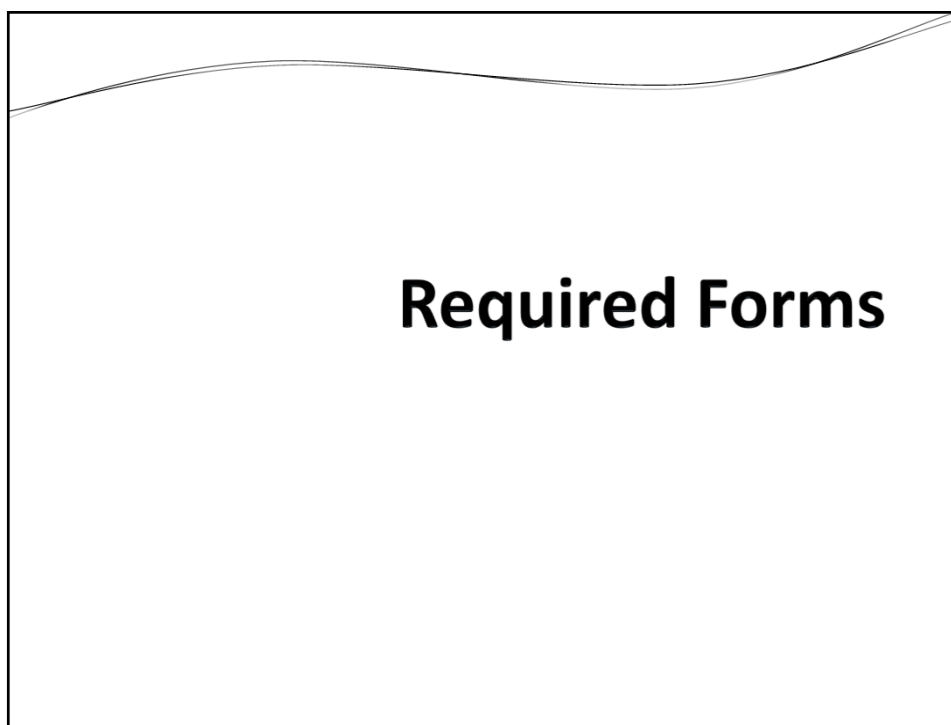
## Common Continuity Mistakes in Forms

	Voluntary Petition	Schedules A/B (C if item is exemptible)	Schedules D/ E/F	Schedules G/H	Schedules I/J	Statement of Financial Affairs	Means Test	Current Plan
<b>Business</b>	Part 1 No. 4 Name / EIN  Part 3 No. 12 Sole proprietor	Part 4 No. 19 Interest in stock  Part 5, Nos. 37-45 Business assets	Any creditors that debtor personally guaranteed	Any lease/ exec contract that debtor personally guaranteed	Part 2 No. 8a income	Part 2 No. 4 Income  Part 11 Nos. 27 - 28 info and bookkeeper	Part 1 No. 5 Income	Any applicable debts co- signed or exec contracts
<b>Child support paid</b>			D&O in Sch E & AG office if applicable		Sch I Part 2, No. 5f If wage garnished Sch J Part 2 No. 18 If paid by debtor	Part 3 No. 7 Payments to insider  Part 4 No. 9 Pending or case w/in 1 yr	122C-2 Part 1 No. 19 Court order payments	Paragraph 5 Arrears paid at interest rate even if not 100% plan
<b>Child support received</b>		Part 4 No. 29 Arrears claim			Sch I Part 1 list children Sch I, Part 2 No. 8c CS received	Part 2 No. 5 CS received past years  Part 4 No. 9 Pending or case w/in 1 yr	122C-1 Part 1 No. 4 Received  122C-2 Part 2 No. 40 Expense for children	
<b>Married non-filing spouse</b>		Claims against spouse/ split interest in property Spouse's Separate property	Any debts Debtor may be co-signer on or authorized user	Sch H - spouse name and address as co-debtor	Sch I/J Income received or Payments of contributions even if not court ordered	Part 1 No. 1&2 Marital status Part 2 No. 3/4 Income Chp 13 Part 3 No. 8 Payments on cosigned notes	Part 1, No. 1 Marital status	Paragraph 10 Pay direct items if co- signer or Paragraph 7 possible surrender
<b>Retirement account loans</b>			Sch E/F part 2 No. 4 balance owed on loan		Sched I Part 2 No. 5d/ 5h Payment from paycheck		122C-2 Part 2 No. 41 Qualified payments deducted in chp 13s	

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Common Continuity Mistakes in Forms								
	Voluntary Petition	Schedules A/B (C if item is exemptible)	Schedules D or E/F	Schedules G/H	Schedules I/J	Statement of Financial Affairs	Means Test	Plan
<b>Charitable contributions</b>					Sch J Part 2 No. 14 Monthly tithing /contribution	Part 5 No. 1 4 Amount contributed last 2 years	Part 1 No. 31 Not more than 14% of gross monthly income	
<b>Leased vehicle</b>		Part 2 No. 3 Interest in leased vehicle	Sch F party that can result in claim if applicable	Sch G Nos. 1 & 2 Lease info	Sched J Part 2 No. 17 Monthly payments	Part 3 No. 6 Payments to creditor	122C-2 Part 1 No. 13 Monthly payments	Paragraph 18 If assumed
<b>Executory contracts</b>	Part 2 No. 11 Lease apartment or house	Part 3 No. 6 / 7 Asset from contract Part 4. No. 22 Prepaid rent or security deposit Part 4 No. 33 3 <sup>rd</sup> party claim Part 4 No. 35 or Part 7 No. 53 Exec contract Catch all	Sch F party that can result in claim if applicable	Sch G Nos. 1 & 2 Exec contract info	Sched J Part 2 No. 17 Monthly payments	Part 3 No. 6 Payments to creditor		Paragraph 18 If assumed
<b>Insurance claims</b>		Part 4 No. 33 Insurance claim		Exec contract if Debtor has special counsel (see above)	Sch J Part 2 Nos. 4a or 15 Ongoing monthly Payments on insurance	Part 2 No. 5 Funds received Part 6 No. 15 Loss resulting in insurance claim prior to filing	122C-2 If you received payment prior to filing	
<b>Storage Unit</b>		Part 3 Nos. 6-12, 14 Items in unit Part 4 No. 35 or Part 7 No. 53 Exec contract Catch all	Sch F party that can result in claim if applicable	Sch G Nos. 1 & 2 Exec contract info	Sched J Part 2 No. 17 Monthly payments	Part 3 No. 6 Payments Part 8 No. 22 Contract & contents		Paragraph 18 If assumed
<b>Safety Deposit Box</b>		Part 3 Items in box Part 4 No. 35 or Part 7 No. 53 Exec contract Catch all		Sch G Nos. 1 & 2 Exec contract info	Sched J Part 2 No. 17 Monthly payments	Part 3 No. 6 Payments Part 8 No. 21 Contract & contents		Paragraph 18 If assumed

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# Official Form 101: Voluntary Petition

**Fill in this information to identify your case:**

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_ (State)

Case number (if known): \_\_\_\_\_ Chapter you are filing under:  
☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an amended filing

**Official Form 101**  
**Voluntary Petition for Individuals Filing for Bankruptcy** 12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.  
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p><b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.</p>	<p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p> <p>Suffix (Sr., Jr., II, III) _____</p>	<p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p> <p>Suffix (Sr., Jr., II, III) _____</p>
<p><b>2. All other names you have used in the last 8 years.</b>  Include your married or maiden names.</p>	<p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p> <p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p>	<p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p> <p>First name _____</p> <p>Middle name _____</p> <p>Last name _____</p>
<p><b>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</b></p>	<p>XXX - XX - _____</p> <p>OR</p> <p>9 XX - XX - _____</p>	<p>XXX - XX - _____</p> <p>OR</p> <p>9 XX - XX - _____</p>

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## Official Form 101: Part 1, #4

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**  
Include trade names and doing business as names

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN - - - - -</p> <p>EIN - - - - -</p>	<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN - - - - -</p> <p>EIN - - - - -</p>

- Verify that the debtor has disclosed all DBAs within the last 8 years, even if they are not using them at the time of filing

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## Official Form 101: Part 2, #7 & #11

### Part 2: Tell the Court About Your Bankruptcy Case

#### 7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

- Make sure you provide Debtor with required notice under 11 USC §342(b)
- TIP: Have the debtor sign a copy and save in your records

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### Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

#### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation

#### Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
<u>+\$15</u>	<u>trustee surcharge</u>
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

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## If the Debtor is renting...

11. Do you rent your residence?

☐ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

- Need to disclose if the Debtor is current or behind on rent
- If behind needs to come current within 30 days, or
- If facing eviction and your debtor does not want to vacate the property, review 11 USC §362(a)(3), and talk to the Debtor about required deposits to the Clerk

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## Part 2. No. 9 Prior BK cases

9. Have you filed for bankruptcy within the last 8 years?

☐ No

☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

- CAUTION: Look for Automatic Stay issues and Discharge eligibility issues with re-filers
- 11 USC § 362(c)(3) – if the Debtor had a case pending within the preceding 1-year (stay only lasts for 30 days, need to file a Motion to Extend)
- 11 USC § 362(c)(4) – if the Debtor had 2 or more cases pending within the preceding 1-year (no automatic stay exists, need to file a Motion to Impose)

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## Discharge Issues

Chapter of Case Filed	Chapter of prior case	Code section	Years between filings to be eligible for discharge
7	7	727(a)(8)	8 years
7	13	727(a)(9)	6 years * (look at exceptions)
13	7	1328(f)(1)	4 years
13	13	1328(f)(2)	2 years

Is it measured from date of filing or date of discharge?  
In re Klien, 15-52174, WDTX, 2016.

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## Official Form 101: Part 3, #12

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☐ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(5))

☐ None of the above

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## Official Form 101: Part 4, #14

**Part 4:** Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?  
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ No

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property?

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

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## Official Form 101: Part 6, #17

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☐ No

☐ Yes

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**OFFICIAL  
FORM  
106A/B**

**Fill in this information to identify your case and this filing.**

Debtor 1: \_\_\_\_\_  
 Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) \_\_\_\_\_  
 United States Bankruptcy Court for the \_\_\_\_\_ District of \_\_\_\_\_  
 Case number \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 106A/B**  
**Schedule A/B: Property** 12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.  
☐ Yes. Where is the property?

1.1. Street address, if available, or other description \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_  
 County \_\_\_\_\_

What is the property? Check all that apply.  
☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
 Other information you wish to add about this item, such as local property identification number \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  
 Current value of the entire property? \$ \_\_\_\_\_  
 Current value of the portion you own? \$ \_\_\_\_\_  
 Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate, if known).

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. Street address, if available, or other description \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_  
 County \_\_\_\_\_

What is the property? Check all that apply.  
☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
 Other information you wish to add about this item, such as local property identification number \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  
 Current value of the entire property? \$ \_\_\_\_\_  
 Current value of the portion you own? \$ \_\_\_\_\_  
 Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate, if known).

☐ Check if this is community property (see instructions)

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**Official Form 106A/B**

- Instead of dividing property interests into 2 categories (real and personal property), the new form uses 7 categories likely to be more familiar to non-lawyers:
  - Real estate – Debtor is asked to state the “current value of the portion you own” and also to state who has an interest in the property and also the nature of the ownership interest
  - Vehicles – the mileage is not required to be exact but rather approximate as it is used as a general indication of vehicle value
  - Personal household items – uses more common terms and clothes includes furs; firearms are set out as a separate category; includes “non-farm animals”
  - Financial assets – 2 new categories were added: bonds, mutual funds, or publicly traded stocks AND claims against 3<sup>rd</sup> parties, whether or not you have filed a lawsuit or made a demand for payment
  - Business-related property – i.e. accounts receivable, inventory, machinery and if there is real estate, it prompts you to add it to Part 1
  - Farm/commercial fishing related property – farm animals, crops, feed and if there is farm or fishing related real estate it prompts you to add it to Part 1
  - Catch-all category for property not listed elsewhere or that may be difficult to categorize
- Pitfall:
  - No Equity listing in Schedule A

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# Official Form 106A/B: Part 1

Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☐ Yes. Where is the property?

1.1. \_\_\_\_\_  
 Street address, if available, or other description  
 \_\_\_\_\_  
 \_\_\_\_\_  
 City State ZIP Code  
 \_\_\_\_\_  
 County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ \_\_\_\_\_  
 Current value of the portion you own? \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

☐ Check if this is community property (see instructions)

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# Official Form 106A/B: Part 2

## Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☐ Yes

3.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ \_\_\_\_\_  
 Current value of the portion you own? \$ \_\_\_\_\_

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**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not report secured claims or exemptions.

6. Household goods and furnishings  
Examples: Major appliances, furniture, linens, china, kitchenware  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

7. Electronics  
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

8. Collectibles of value  
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

9. Equipment for sports and hobbies  
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

10. Firearms  
Examples: Pistols, rifles, shotguns, ammunition, and related equipment  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

11. Clothes  
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

12. Jewelry  
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

13. Non-farm animals  
Examples: Dogs, cats, birds, horses  
☐ No  
☐ Yes. Describe: \_\_\_\_\_ \$ \_\_\_\_\_

14. Any other personal and household items you did not already list, including any health aids you did not list  
☐ No  
☐ Yes. Give specific information: \_\_\_\_\_ \$ \_\_\_\_\_

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here: \_\_\_\_\_ \$ \_\_\_\_\_

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**Part 4: Financial Assets**

20. Government and corporate bonds and other negotiable and non-negotiable instruments  
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.  
☐ No  
☐ Yes. Give specific information about them: \_\_\_\_\_ \$ \_\_\_\_\_  
Issuer name: \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

21. Retirement or pension accounts  
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans  
☐ No  
☐ Yes. List each account separately: Type of account: Institution name: \_\_\_\_\_ \$ \_\_\_\_\_  
401(k) or similar plan: \_\_\_\_\_ \$ \_\_\_\_\_  
Pension plan: \_\_\_\_\_ \$ \_\_\_\_\_  
IRA: \_\_\_\_\_ \$ \_\_\_\_\_  
Retirement account: \_\_\_\_\_ \$ \_\_\_\_\_  
Keogh: \_\_\_\_\_ \$ \_\_\_\_\_  
Additional account: \_\_\_\_\_ \$ \_\_\_\_\_  
Additional account: \_\_\_\_\_ \$ \_\_\_\_\_

22. Security deposits and prepayments  
Your share of all unused deposits you have made so that you may continue service or use from a company  
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others  
☐ No  
☐ Yes. \_\_\_\_\_ Institution name or individual: \_\_\_\_\_ \$ \_\_\_\_\_  
Electric: \_\_\_\_\_ \$ \_\_\_\_\_  
Gas: \_\_\_\_\_ \$ \_\_\_\_\_  
Heating oil: \_\_\_\_\_ \$ \_\_\_\_\_  
Security deposit on rental unit: \_\_\_\_\_ \$ \_\_\_\_\_  
Prepaid rent: \_\_\_\_\_ \$ \_\_\_\_\_  
Telephone: \_\_\_\_\_ \$ \_\_\_\_\_  
Water: \_\_\_\_\_ \$ \_\_\_\_\_  
Rented furniture: \_\_\_\_\_ \$ \_\_\_\_\_  
Other: \_\_\_\_\_ \$ \_\_\_\_\_

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24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.  
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No

☐ Yes. Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c).

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers available for your benefit.

☐ No

☐ Yes. Give specific information about them. \_\_\_\_\_ \$ \_\_\_\_\_

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property.  
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements.

☐ No

☐ Yes. Give specific information about them. \_\_\_\_\_ \$ \_\_\_\_\_

27. Licenses, franchisees, and other general intangibles.  
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses.

☐ No

☐ Yes. Give specific information about them. \_\_\_\_\_ \$ \_\_\_\_\_

**Money or property owed to you?** **Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you.

☐ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. \_\_\_\_\_

Federal: \$ \_\_\_\_\_  
 State: \$ \_\_\_\_\_  
 Local: \$ \_\_\_\_\_

29. Family support.  
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.

☐ No

☐ Yes. Give specific information. \_\_\_\_\_

Alimony: \$ \_\_\_\_\_  
 Maintenance: \$ \_\_\_\_\_  
 Support: \$ \_\_\_\_\_  
 Divorce settlement: \$ \_\_\_\_\_  
 Property settlement: \$ \_\_\_\_\_

30. Other amounts someone owes you.  
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else. \_\_\_\_\_

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## Official Form 106A/B: Part 4 Financial Assets continued...

31. Interests in insurance policies.  
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowners', or renter's insurance.

☐ No

☐ Yes. Name the insurance company of each policy and list its value. \_\_\_\_\_ Company name: \_\_\_\_\_ Beneficiary: \_\_\_\_\_ Surrender or refund value: \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

32. Any interest in property that is due you from someone who has died.  
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☐ Yes. Give specific information. \_\_\_\_\_ \$ \_\_\_\_\_

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## Official Form 106A/B: Part 5 - Business Related Property

### 43. Customer lists, mailing lists, or other compilations

- ☐ No
- ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
- ☐ No
- ☐ Yes. Describe.....

\$

## Official Form 106A/B: Part 6 - Farm and Commercial Fishing Related Property

### 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes

Net worth (if known)

\$

35

# OFFICIAL FORM 106C

### Fill in this information to identify your case.

Debtor 1	First Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Last Name
United States Bankruptcy Court for the	District of	(State)
Case number (if known)		

☐ Check if this is an amended filing

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property Critical Form (106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$155,679?  
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

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## Official Form 106C

- Form was changed in light of the Supreme Court's ruling in *Schwab v. Reilly*, 560 US 770 (2010).
- 100% FMV: "However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount."
- The 100% FMV imposes no dollar limit where the exemption is unlimited in dollar amounts, such as some exemptions for health aids, governmental benefits and tax-exempt retirement funds.

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## CASE LAW/RESOURCES

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

15-35488 Yemisi Ayobami (Docket 73)

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# Official Form 106C: Exemptions

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$155,675?  
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

☐ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes



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# OFFICIAL FORM 106D

**Fill in this information to identify your case.**

Debtor 1: \_\_\_\_\_  
 Debtor 2: \_\_\_\_\_  
 United States Bankruptcy Court for the \_\_\_\_\_ District of \_\_\_\_\_  
 Case number (if known): \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 106D**  
**Schedule D: Creditors Who Have Claims Secured by Property** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?  
☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion (if any)
Creditor's Name: _____ Number: _____ City: _____ State: _____ ZIP Code: _____ Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: _____ Last 4 digits of account number: _____	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unmatured <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Creditor's Name: _____ Number: _____ City: _____ State: _____ ZIP Code: _____ Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred: _____ Last 4 digits of account number: _____	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unmatured <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			

Add the dollar value of your entries in Column A, on this page. Write that number here: \_\_\_\_\_

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# Official Form 106D

- Part 1: List all secured claims – directs debtor to list only the last 4 digits of the account number and adds checkboxes to describe the nature of the lien
- List EACH claim ALPHABETICALLY & INDIVIDUALLY

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<p>Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim: _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>			

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# Official Form 106D

- Part 2: List others to be notified for a debt already listed – i.e. if a collection agency is trying to collect for a creditor listed in part 1, the collection agency would be listed in part 2
- Make sure you are matching the claims

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<p><input type="checkbox"/> Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p>	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>
--	---

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OFFICIAL  
FORM  
106E/F

Official Form 106E/F  
**Schedule E/F: Creditors Who Have Unsecured Claims** 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A-B: Property (Official Form 106A/B) and on Schedule C: Executory Contracts and Unexpired Leases (Official Form 106C). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?  
☐ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<p><b>2.1</b></p> <p>Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>Number _____ Street _____ When was the debt incurred? _____</p> <p>City _____ State _____ ZIP Code _____ As of the date you file, the claim is: Check all that apply.</p> <p>Who incurred the debt? Check one.  <input type="checkbox"/> Creditor 1 only  <input type="checkbox"/> Creditor 2 only  <input type="checkbox"/> Creditor 1 and Creditor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p>Check if this claim is for a community debt  <input type="checkbox"/> Yes  <input type="checkbox"/> No</p> <p>Is the claim subject to offset?  <input type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p>Type of PRIORITY unsecured claim:  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <input type="checkbox"/> Domestic support obligations  <input type="checkbox"/> Taxes and certain other debts you owe the government  <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  <input type="checkbox"/> Other: _____</p>			
<p><b>2.2</b></p> <p>Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>Number _____ Street _____ When was the debt incurred? _____</p> <p>City _____ State _____ ZIP Code _____ As of the date you file, the claim is: Check all that apply.</p> <p>Who incurred the debt? Check one.  <input type="checkbox"/> Creditor 1 only  <input type="checkbox"/> Creditor 2 only  <input type="checkbox"/> Creditor 1 and Creditor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p>Check if this claim is for a community debt  <input type="checkbox"/> Yes  <input type="checkbox"/> No</p> <p>Is the claim subject to offset?  <input type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p>Type of PRIORITY unsecured claim:  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <input type="checkbox"/> Domestic support obligations  <input type="checkbox"/> Taxes and certain other debts you owe the government  <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  <input type="checkbox"/> Other: _____</p>			

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Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims** 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A-B: Property (Official Form 106A/B) and on Schedule C: Executory Contracts and Unexpired Leases (Official Form 106C). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?  
☐ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<p><b>2.1</b></p> <p>Priority Creditor's Name _____ Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>Number _____ Street _____ When was the debt incurred? _____</p> <p>City _____ State _____ ZIP Code _____ As of the date you file, the claim is: Check all that apply.</p> <p>Who incurred the debt? Check one.  <input type="checkbox"/> Creditor 1 only  <input type="checkbox"/> Creditor 2 only  <input type="checkbox"/> Creditor 1 and Creditor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p>Check if this claim is for a community debt  <input type="checkbox"/> Yes  <input type="checkbox"/> No</p> <p>Is the claim subject to offset?  <input type="checkbox"/> No  <input type="checkbox"/> Yes</p> <p>Type of PRIORITY unsecured claim:  <input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <input type="checkbox"/> Domestic support obligations  <input type="checkbox"/> Taxes and certain other debts you owe the government  <input type="checkbox"/> Claims for death or personal injury while you were intoxicated  <input type="checkbox"/> Other: _____</p>			

- The form eliminates the question "consideration for claim" and instructs debtors to list claims in the alphabetical order of creditors as much as possible
- Part 1 includes 4 checkboxes to identify the claim priority: domestic support obligations; taxes and certain other debts owed to the government; claims for death or personal injury while intoxicated; and "other."
  - If debtor selects "other," the debtor must specify the basis of the priority, e.g., wages or employee benefit plan contribution.

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# Official Form 106E/F

LIST  
401K  
LOAN

- Part 2, includes 4 checkboxes to identify the nonpriority unsecured claims: student loans; obligations arising out of a separation agreement or divorce not listed as priority claims; and debts to pension or profit-sharing plans and other similar debts.
- If debtor selects "other," the debtor must specify the basis of the claim.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

5. Do any creditors have nonpriority unsecured claims against you?  
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☐ Yes

6. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
1	Creditor Name	Last 4 digits of account number		\$
	Number	Street	When was the debt incurred?	
	City	State	ZIP Code	
<p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?  <input type="checkbox"/> No  <input type="checkbox"/> Yes</p>				
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:  <input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans and other similar debts  <input type="checkbox"/> Other: Specify _____</p>				

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# Official Form 106E/F

- Part 3 is new and is to list others to be notified about a debt
- Part 4 requires the debtor to provide the total amounts of types of unsecured claims
- All of the categories/totals are for statistical reporting purposes

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

6. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name	On which entry in Part 1 or Part 2 did you list the original creditor?
Number	Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Street	<input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
City	Last 4 digits of account number ____
State	
ZIP Code	

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# OFFICIAL FORM 106G

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

## 1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

## 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1 Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.2 Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.3 Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.4 Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.5 Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	

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## Official Form 106G

- New form was simplified to require the debtor just to identify the name and address of the other party to the contract or lease and to state what the contract or lease deals with

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

## 1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

## 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

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OFFICIAL  
FORM  
106H

Official Form 106H

**Schedule H: Your Codebtors**

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

12/15

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a code debtor.)

☐ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

\_\_\_\_\_  
 Name of your spouse, former spouse, or legal equivalent  
 \_\_\_\_\_  
 Number Street  
 \_\_\_\_\_  
 City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a code debtor if your spouse is filing with you. List the person shown in line 2 again as a code debtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your code debtor	Column 2: The creditor to whom you owe the debt
<p>3.1</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p>Check all schedules that apply:</p> <p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>
<p>3.2</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>
<p>3.3</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>

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# Official Form 106H

- This applies in cases of individual debtors
- Form asks about whether there are any codebtors or whether debtor has lived with a spouse, former spouse or legal equivalent in the prior 8 years

**Schedule H: Your Codebtors**

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

12/15

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a code debtor.)

☐ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

\_\_\_\_\_  
 Name of your spouse, former spouse, or legal equivalent  
 \_\_\_\_\_  
 Number Street  
 \_\_\_\_\_  
 City State ZIP Code

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# Official Form 106H

1. In Column 1, list all of your codebtors. **Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
<div>3.1</div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>		<div>Check all schedules that apply:</div> <div> <input type="checkbox"/> Schedule D, line _____  <input type="checkbox"/> Schedule E/F, line _____  <input type="checkbox"/> Schedule G, line _____ </div> <div>★</div>

- 106H is important to creditors for notice requirements or to understand the relation of the collateral and the debtor

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# OFFICIAL FORM 106I

Official Form 106I  
Schedule I: Your Income  
12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation		
Employer's name		
Employer's address	<div>Number Street</div> <div>City State ZIP Code</div>	<div>Number Street</div> <div>City State ZIP Code</div>
How long employed there?		

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ _____	\$ _____
3. Estimate and list monthly overtime pay.	+ \$ _____	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	\$ _____	\$ _____

Official Form 106I  
Schedule I: Your Income  
67 page 1

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# Official Form 106I - INCOME

Official Form 106I

MM / DD / YYYY

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

#### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

☐ Employed  
☐ Not employed

☐ Employed  
☐ Not employed

#### Occupation

#### Employer's name

#### Employer's address

Number Street

Number Street

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#### 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5b. Mandatory contributions for retirement plans

5b. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5c. Voluntary contributions for retirement plans

5c. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5d. Required repayments of retirement fund loans

5d. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5e. Insurance

5e. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5f. Domestic support obligations

5f. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5g. Union dues

5g. \$ \_\_\_\_\_ \$ \_\_\_\_\_

5h. Other deductions. Specify: \_\_\_\_\_

5h. + \$ \_\_\_\_\_ + \$ \_\_\_\_\_

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.

6. \$ \_\_\_\_\_ \$ \_\_\_\_\_

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ \_\_\_\_\_ \$ \_\_\_\_\_

#### 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm.  
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8b. Interest and dividends

8b. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive.  
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8d. Unemployment compensation

8d. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8e. Social Security

8e. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8f. Other government assistance that you regularly receive.  
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

8f. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8g. Pension or retirement income

8g. \$ \_\_\_\_\_ \$ \_\_\_\_\_

8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ \_\_\_\_\_ + \$ \_\_\_\_\_

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ \_\_\_\_\_ \$ \_\_\_\_\_

10. Calculate monthly income. Add line 7 + line 9.

10. \$ \_\_\_\_\_ + \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expense that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. + \$ \_\_\_\_\_

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.

12. \$ \_\_\_\_\_

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☐ Yes. Explain: \_\_\_\_\_

Combined monthly income

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# OFFICIAL FORM 106J

Official Form 106J  
**Schedule J: Your Expenses** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?  
☐ No. Go to line 2.  
☐ Yes. Does Debtor 2 live in a separate household?  
☐ No  
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  
☐ No  
☐ Yes. Fill out this information for each dependent.  
 Do not list Debtor 1 and Debtor 2.  
 Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?  
☐ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses	
4. The rental or home ownership expense for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ _____
If not included in line 4:	
4a. Real estate taxes	4a. \$ _____
4b. Property, homeowner's, or renter's insurance	4b. \$ _____
4c. Home maintenance, repair, and upkeep expenses	4c. \$ _____
4d. Homeowner's association or condominium dues	4d. \$ _____

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## Official Forms 106J

- Form 106J was revised to include references to the new J-2 and clarifies how to calculate monthly net income in joint cases where Debtor 1 and Debtor 2 maintain separate households

**Part 1: Describe Your Household**

1. Is this a joint case?  
☐ No. Go to line 2.  
☐ Yes. Does Debtor 2 live in a separate household?  
☐ No  
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  
☐ No  
☐ Yes. Fill out this information for each dependent.  
 Do not list Debtor 1 and Debtor 2.  
 Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?  
☐ No  
☐ Yes

**MATCH MEANS TEST**

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# OFFICIAL FORM 106J-2

New and used to report  
monthly expenses of  
Debtor in a joint debtor  
case where separate  
households are  
maintained

**Official Form 106J-2**  
**Schedule J-2: Expenses for Separate Household of Debtor 2** 12/15

Use this form for Debtor 2's separate household expenses ONLY if Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Do you and Debtor 1 maintain separate households?  
☐ No. Do not complete this form.  
☐ Yes

2. Do you have dependents?  
☐ No  
☐ Yes. Fill out this information for each dependent.

Dependent's relationship to Debtor 2	Dependent's age	Does dependent live with you?
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.  
 Do not state the dependents' names.

3. Do your expenses include expenses of people other than yourself, your dependents, and Debtor 1?  
☐ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J: Your Income (Official Form 106J).

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	\$ _____
If not included in line 4:	
4a. Real estate taxes	\$ _____
4b. Property, homeowner's, or renter's insurance	\$ _____
4c. Home maintenance, repair, and upkeep expenses	\$ _____
4d. Homeowner's association or condominium dues	\$ _____

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# OFFICIAL FORM 106Sum

**Fill in this information to identify your case**

Debtor 1	First Name	Last Name	Address
Debtor 2	First Name	Last Name	Address
United States Bankruptcy Court for the	District of		
Case number	(If known)		

☐ Check if this is an amended filing

**Official Form 106Sum**  
**Summary of Your Assets and Liabilities and Certain Statistical Information** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first, then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets**

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$ _____
1b. Copy line 62, Total personal property, from Schedule A/B	\$ _____
1c. Copy line 63, Total of all property on Schedule A/B	\$ _____

**Part 2: Summarize Your Liabilities**

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ _____
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 5a of Schedule E/F	\$ _____
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 5j of Schedule E/F	\$ _____
<b>Your total liabilities</b>	\$ _____

**Part 3: Summarize Your Income and Expenses**

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$ _____
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	\$ _____

**Part 4: Answer These Questions for Administrative and Statistical Records**

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  
☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

7. What kind of debt do you have?  
☐ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 541(c)(2). Prior to line 8, fill in for statistical purposes. 28 U.S.C. § 153.  
☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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# OFFICIAL FORM 106Dec

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person: \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X**

Signature of Debtor 1

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

Date

MM / DD / YYYY

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# OFFICIAL FORM 107

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

☐ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

☐ No

☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Number Street	From To	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
City State ZIP Code		Number Street	From To
		City State ZIP Code	
Number Street	From To	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
City State ZIP Code		Number Street	From To
		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No

☐ Yes. Make sure you fill out Schedule H: Your Creditors (Official Form 106H).

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## Official Form 107 (SOFA)

- New form deletes the instruction to include information applicable to spouse, even if their spouse was not filing
- Change made because a non-filing spouse's general financial affairs are not relevant to the debtor's BK case
  - No longer required to list name of spouse or former spouse who lived with debtor in a community property state
- SOFA is important for creditor to ascertain why property not listed/who is in possession/what happened to it

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## SOFA: Part 2

- 2 – Source of income: clarified to indicate that prior 2 years = 2 calendar years + portion of calendar year in which BK was filed

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?  
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No  
☐ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of Income Check all that apply:	Sources of Income Check all that apply:
	Gross Income (before deductions and exclusions)	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, _____)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, _____)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?  
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits, royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

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## SOFA: Part 3

- Payments made prior to BK: provides separate question regarding payments or transfers to insider and requires a reason for the payment

### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

- e. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?
- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.
- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?
- ☐ No. Go to line 7.
- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. ←

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## SOFA: Part 3

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.
- ☐ No
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.
- ☐ No
- ☐ Yes. List all payments that benefited an insider.

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## SOFA: Part 4 – Legal Actions

- 4- Legal Actions: adds a requirement that debtor include any property levied on within a year of filing for BK and provide acct number for setoffs

### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

5. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☐ Yes. Fill in the details.

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## SOFA: Part 5 and 6

- 5-Gifts and Contributions: changes threshold to report to \$600 and look-back period from 1 to 2 years
- 6-Losses: provides for debtor to include amounts of insurance paid

### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
			\$

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## SOFA: Part 7 - Payments

- 7-Payments/Transfers: requires email or website address of person paid for BK preparation

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

☐ No

☐ Yes. Fill in the details.

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number _____ Street _____ City _____ State _____ ZIP Code _____		_____	\$ _____
		_____	\$ _____

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## SOFA: Part 8 - Financial

- 8- Financial Accounts/Safe boxes/Storage units: adds money market accounts and removes "other instruments"; add whether property was stored in unit in last year and provides debtor must list address and name of facility

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

18. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	XXXX-____-____-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

19. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☐ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?

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## SOFA: Part 11 - Business

### Part 11: Give Details About Your Business or Connections to Any Business

17. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business		Employer identification number Do not include Social Security number or ITIN.
Business Name		EIN: _____
Number Street	Name of accountant or bookkeeper	Dates business existed
City State ZIP Code		From _____ To _____
Business Name		Employer identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed
		From _____ To _____

- eliminates corporation/partnership reference
- includes all businesses debtor has connection to
- reduces timeframe from 6 to 4 years
- removes accounting information

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## SOFA: Part 12 - Signature

- 12-Sign below: eliminates the signature boxes for a partnership/corporation and non-attorney BK preparer

### Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕

Signature of Debtor 1

✕

Signature of Debtor 2

Date

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- ☐ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☐ No
- ☐ Yes. Name of person \_\_\_\_\_

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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# OFFICIAL FORM 121

## Official Form 121

### Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal individual taxpayer identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or individual taxpayer identification number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1541, 1519, and 3571.

#### Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You

	For Debtor 1:	For Debtor 2 (Only if Spouse is Filing):
1. Your name	First name _____ Middle name _____ Last name _____	First name _____ Middle name _____ Last name _____

#### Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security Numbers you have used	_____ _____ <input type="checkbox"/> You do not have a Social Security number.	_____ _____ <input type="checkbox"/> You do not have a Social Security number.
3. All federal individual taxpayer identification numbers (ITIN) you have used	9 _____ 9 _____ <input type="checkbox"/> You do not have an ITIN.	9 _____ 9 _____ <input type="checkbox"/> You do not have an ITIN.

#### Part 3: Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X

Signature of Debtor 1

Date

MM / DD / YYYY

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X

Signature of Debtor 2

Date

MM / DD / YYYY

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# OFFICIAL FORM 423

## Official Form 423

### Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141(d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

#### Part 1: Tell the Court About the Required Course

You must check one:

- ☐ I completed an approved course in personal financial management.
- Date I took the course: MM / DD / YYYY
- Name of approved provider: \_\_\_\_\_
- Certificate number: \_\_\_\_\_
- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - ☐ Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
  - ☐ Active duty. I am currently on active military duty in a military combat zone.
  - ☐ Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

#### Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date

MM / DD / YYYY

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## Adjusted Dollar Amounts

- Effective 4/1/2019, there are revised forms incorporating the automatic dollar adjustments provided by Congress to increase every 3 years

28 U.S.C.	Dollar amount to be adjusted	New (adjusted) dollar amount <sup>1</sup>
Section 1409(b)-a trustee may commence a proceeding arising in or related to a case to recover		
(1)-money judgment of or property worth less than	\$1,300	\$1,375
(2)-a consumer debt less than	\$19,250	\$20,450
(3)-a non consumer debt against a non insider less than	\$12,850	\$13,650

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11 U.S.C.	Dollar amount to be adjusted	New (adjusted) dollar amount <sup>1</sup>
Section 101(3)-definition of assisted person	\$192,450	\$204,425
Section 101(18)-definition of family farmer	\$4,153,150 (each time it appears)	\$4,411,400 (each time it appears)
Section 101(19A)-definition of family fisherman	\$1,924,550 (each time it appears)	\$2,044,225 (each time it appears)
Section 101(51D)-definition of small business debtor	\$2,566,050 (each time it appears)	\$2,725,625 (each time it appears)
Section 109(e)-debt limits for individual filing bankruptcy under chapter 13	\$394,725 (each time it appears) \$1,184,200 (each time it appears)	\$419,275 (each time it appears) \$1,257,850 <sup>2</sup>

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Section 303(b)-minimum aggregate claims needed for the commencement of an involuntary chapter 7 or 11 petition		
(1)-in paragraph (1)	\$15,775	\$16,750
(2)-in paragraph (2)	\$15,775	\$16,750
Section 507(a)-priority expenses and claims		
(1)-in paragraph (4)	\$12,850	\$13,650
(2)-in paragraph (5)(B)(i)	\$12,850	\$13,650
(3)-in paragraph (6)(B)	\$6,325	\$6,725
(4)-in paragraph (7)	\$2,850	\$3,025
Section 522(d)-value of property exemptions allowed to the debtor		
(1)-in paragraph (1)	\$23,675	\$25,150
(2)-in paragraph (2)	\$3,775	\$4,000
(3)-in paragraph (3)	\$600	\$625
	\$12,625	\$13,400
(4)-in paragraph (4)	\$1,600	\$1,700
(5)-in paragraph (5)	\$1,250	\$1,325
	\$11,850	\$12,575
(6)-in paragraph (6)	\$2,375	\$2,525
(7)-in paragraph (8)	\$12,625	\$13,400
(8)-in paragraph (11)(D)	\$23,675	\$25,150

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Section 522(f)(3)-exception to lien avoidance under certain state laws	\$6,425	\$6,825
Section 522(f)(4)-items excluded from definition of household goods for lien avoidance purposes	\$675 (each time it appears)	\$725 (each time it appears)
Section 522(n)-maximum aggregate value of assets in individual retirement accounts exempted	\$1,283,025	\$1,362,800
Section 522(p)-qualified homestead exemption	\$160,375	\$170,350
Section 522(q)-state homestead exemption	\$160,375	\$170,350
Section 523(a)(2)(C)-exceptions to discharge		
(1)-in paragraph (i)(I)-consumer debts for luxury goods or services incurred < 90 days before filing owed to a single creditor in the aggregate	\$675	\$725
(2)-in paragraph (i)(II)-cash advances incurred < 70 days before filing in the aggregate	\$950	\$1,000
Section 541(b)-property of the estate exclusions		
(1)-in paragraph (5)(C)-education IRA funds in the aggregate	\$6,425	\$6,825
(2)-in paragraph (6)(C)-pre-purchased tuition credits in the aggregate	\$6,425	\$6,825
(3)-in paragraph (10)(C)-qualified ABLE program funds in the aggregate	\$6,425	\$6,825

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Section 547(c)(9)-preferences, trustee may not avoid a transfer if, in a case filed by a debtor whose debts are not primarily consumer debts, the aggregate value of property is less than	\$6,425	\$6,825
Section 707(b)-dismissal of a chapter 7 case or conversion to chapter 11 or 13 (means test)		
(1)-in paragraph (2)(A)(i)(I)	\$7,700	\$8,175
(2)-in paragraph (2)(A)(i)(II)	\$12,850	\$13,650
(3)-in paragraph (2)(A)(ii)(IV)	\$1,925	\$2,050
(4)-in paragraph (2)(B)(iv)(I)	\$7,700	\$8,175
(5)-in paragraph (2)(B)(iv)(II)	\$12,850	\$13,650
(6)-in paragraph (5)(B)	\$1,300	\$1,375
(7)-in paragraph (6)(C)	\$700	\$750
(8)-in paragraph (7)(A)(iii)	\$700	\$750
Section 1322(d)-contents of chapter 13 plan, monthly income	\$700 (each time it appears)	\$750 (each time it appears)
Section 1325(b)-chapter 13 confirmation of plan, disposable income	\$700 (each time it appears)	\$750 (each time it appears)
Section 1326(b)(3)-payments to former chapter 7 trustee	\$25	\$25

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# Means Test

Chapter 7: Official Form 122A-1

Chapter 13: Official Form 122C-1  
Official Form 122C-2

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# Chapter 7: Means Test

**Fill in this information to identify your case:**

Debtor 1 First Name Middle Name Last Name  
 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court for the District of  
 Case number (if known)

**Check one box only as directed in this form and in Form 122A-1 Supp:**

☐ 1. There is no presumption of abuse.  
☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).  
☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

**Official Form 122A-1  
Chapter 7 Statement of Your Current Monthly Income** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse* (under § 707(b)(2) (Official Form 122A-1 Supp)) with this form.

**Part 1: Calculate Your Current Monthly Income**

1. What is your marital and filing status? Check one only.  
☐ Not married. Fill out Column A, lines 2-11.  
☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.  
☐ Married and your spouse is NOT filing with you. You and your spouse are:  
☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.  
☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 707(b)(2). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions)	\$	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$	\$
5. Net income from operating a business, profession, or farm (Gross receipts (before all deductions) minus ordinary and necessary operating expenses)	Debtor 1 \$ Debtor 2 \$	Debtor 1 \$ Debtor 2 \$
Net monthly income from a business, profession, or farm	\$	\$

Net monthly income from wages, salary, tips, bonuses, overtime, and commissions: \$  
 Net monthly income from alimony and maintenance payments: \$  
 Net monthly income from household expenses: \$  
 Net monthly income from business, profession, or farm: \$

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**Print Selections**

Printer Select Properties Help

Attachments/Scanning You have unverified creditors. C

Official Forms Other Plans 1 Plans 2 Plans 3 Plans 4 Old Plans ECF Misc. FlashDOCS Settings

☐ Petition ☐ Exh. A ☐ C ☐ D ☐ Notice to Indiv. Debtors (342(b))  
☐ Filing Fees in Installments ☐ Attorney Disclosure (2016(b))  
☐ Schedule A/B (Property) ☐ Twenty Largest Unsecureds (Normally used in Chapter 11 only)  
☐ Schedule B (Personal Property) ☐ Matrix Cover/Verify (Default)  
☐ Schedule C (Exemptions) ☐ Scanner Matrix (Default)  
☐ Schedule D (Secured Creditors) ☐ Debtor Pay Order  
☐ Schedule E/F (Unsecured Creditors) ☐ Joint Debtor Pay Order  
☐ Schedule F (Unsecured Creditors) ☐ 3 Column Mailing Matrix  
☐ Schedule G (Executory Contracts) ☐ Reserved  
☐ Schedule H (Codebtors) ☐ Schedule C-1 (More Exempt Data)  
☐ Schedule I (Income) ☐ 3 Column Labels  
☐ Schedule J (Budget) ☐ Numbered Listing of Creditors  
☐ Summary of Schedules ☐ Business Income and Expenses  
☐ Declaration of Schedules ☐ Cert. of Serv./Other Format  
☐ Statement of Financial Affairs ☐ Form 21, Statement of SSN  
☐ Statement of Intention (Normally used in Chapter 7 only) ☐ Decl. for Electronic Filing  
☐ Form 122C: Disp. Income (Ch. 13) ☐ Full ☐ Partial ☐ Amended  
 Include: ☒ Income Details \*Please verify form meets local requirements.  
☐ Underlying Allowances ☐ Reserved

Thumbnail settings 1

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# Income Details

Current Monthly Income Calculation Details

In re:

Case Number:   
Chapter:

2. Gross wages, salary, tips, bonuses, overtime and commissions.

Debtor or Spouse's Income	Description (if available)	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<u>Debtor</u>	<u>Income - Texas Childrens</u>							
		\$9,608.24	\$14,412.36	\$9,862.10	\$11,866.36	\$10,025.36	\$13,632.56	\$11,567.83
<u>Debtor</u>	<u>UTMB</u>							
		\$3,726.43	\$4,184.77	\$5,345.66	\$6,935.12	\$12,007.07	\$0.00	\$5,366.51
<u>Spouse</u>	<u>&lt;No Description Entered&gt;</u>							
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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# Chapter 13: Means Test

## Official Form 122C-1

Fill in this information to identify your case

Debtor 1  
First Name  
Last Name

Debtor 2  
First Name  
Last Name

United States Bankruptcy Court for the District of

Case number  
(if known)

Check as directed in lines 17 and 21

According to the calculations required by this Statement:  
☐ 1. Disposable income is not determined under 11 U.S.C. § 1205(b)(3).  
☐ 2. Disposable income is determined under 11 U.S.C. § 1205(b)(3).  
☐ 3. The commitment period is 3 years.  
☐ 4. The commitment period is 5 years.  
☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1 Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.  
☐ Not married. Fill out Column A, lines 2-11.  
☐ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$	\$
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$	\$
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) Ordinary and necessary operating expenses Net monthly income from a business, profession, or farm	Debtor 1 \$ -\$ \$ \$	Debtor 2 \$ -\$ \$ \$ Copy here
6. Net income from rental and other real property Gross receipts (before all deductions) Ordinary and necessary operating expenses Net monthly income from rental or other real property	Debtor 1 \$ -\$ \$ \$ Copy here	Debtor 2 \$ -\$ \$ \$ Copy here

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period page 1

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Debtor 1 First Name Middle Name Last Name Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$	\$
8. Unemployment compensation	\$	\$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you: \$ For your spouse: \$		
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$	\$
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.	\$	\$
Total amounts from separate pages, if any	\$	\$
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$	\$
<b>Total average monthly income</b>		

**Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. \$

13. Calculate the marital adjustment. Check one:

☐ You are not married. Fill in 0 below.

☐ You are married and your spouse is filing with you. Fill in 0 below.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$   
 \$   
 + \$   
 Total: \$ Copy here \$

14. Your current monthly income. Subtract the total in line 13 from line 12. \$

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here \$

Multiply line 15a by 12 (the number of months in a year). x 12

15b. The result is your current monthly income for the year for this part of the form. \$

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period page 2

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Debtor 1 First Name Middle Name Last Name Case number (if known)

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

16b. Fill in the number of people in your household.

16c. Fill in the median family income for your state and size of household. \$

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

☐ Line 16c is less than or equal to line 16b. On the top of page 1 of this form, check box 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(2). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).

☐ Line 16c is more than line 16b. On the top of page 1 of this form, check box 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 28 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(h)(4)**

18. Copy your total average monthly income from line 11. \$

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$

19b. Subtract line 19a from line 18. \$

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b. \$

Multiply by 12 (the number of months in a year). x 12

20b. The result is your current monthly income for the year for this part of the form. \$

20c. Copy the median family income for your state and size of household from line 16c. \$

21. How do the lines compare?

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. The commitment period is 3 years. Go to Part 4.

☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4. The commitment period is 5 years. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X** Signature of Debtor 1 MM/DD/YYYY

**X** Signature of Debtor 2 MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 28 of that form, copy your current monthly income from line 14 above.

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period page 3

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## Applicable Commitment Period

- BMI (Below Median Income)
- Chapter 13 Plan must be a minimum of 36 months
- Debtor does not have to complete Official Form 122C-2
- AMI (Above Median Income)
- Chapter 13 Plan must be 60 months
- Debtor must complete Official Form 122C-1 to determine how much \$\$ is to be paid to general unsecured creditors

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## HAVEN Act

### SECTION 1. SHORT TITLE.

This Act may be cited as the "Honoring American Veterans in Extreme Need Act of 2019" or the "HAVEN Act".

### SEC. 2. DEFINITION OF CURRENT MONTHLY INCOME.

Section 101(10A) of title 11, United States Code, is amended by striking subparagraph (B) and inserting the following:

"(B)(i) includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependent); and

"(ii) excludes—

"(I) benefits received under the Social Security Act (42 U.S.C. 301 et seq.);

"(II) payments to victims of war crimes or crimes against humanity on account of their status as victims of such crimes;

"(III) payments to victims of international terrorism or domestic terrorism, as those terms are defined in section 2331 of title 18, on account of their status as victims of such terrorism; and

"(IV) any monthly compensation, pension, pay, annuity, or allowance paid under title 10, 37, or 38 in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services, except that any retired pay excluded under this subclause shall include retired pay paid under chapter 61 of title 10 only to the extent that such retired pay exceeds the amount of retired pay to which the debtor would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title."

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Official Form 122C-2  
**Chapter 13 Calculation of Your Disposable Income** 04/15

## Part 1: Calculate Your Deductions from Your Income

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 1

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Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income DROF

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Debtor 1 FSI Name MIA Name Last Name Case number (if any)

11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.  
☐ 0. Go to line 14.  
☐ 1. Go to line 12.  
☐ 2 or more. Go to line 12.

12. Vehicle operation expense: Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area. \$

13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: \_\_\_\_\_

13a. Ownership or leasing costs using IRS Local Standard \$

13b. Average monthly payment for all debts secured by Vehicle 1.  
Do not include costs for leased vehicles.  
To calculate the average monthly payment here and on line 13c, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
	\$
	\$
	\$
Total average monthly payment \$	

13c. Net Vehicle 1 ownership or lease expense  
Subtract line 13b from line 13a. If this number is less than \$0, enter \$0. \$ Copy net Vehicle 1 expense here \$

Vehicle 2 Describe Vehicle 2: \_\_\_\_\_

13a. Ownership or leasing costs using IRS Local Standard \$

13b. Average monthly payment for all debts secured by Vehicle 2.  
Do not include costs for leased vehicles.  
To calculate the average monthly payment here and on line 13c, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 2	Average monthly payment
	\$
	\$
	\$
Total average monthly payment \$	

13c. Net Vehicle 2 ownership or lease expense  
Subtract line 13b from line 13d. If this number is less than \$0, enter \$0. \$ Copy net Vehicle 2 expense here \$

14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation. \$

15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation. \$

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 3

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Debtor 1 FSI Name MIA Name Last Name Case number (if any)

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. Taxes: The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes. \$

17. Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$

18. Life insurance: The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$

19. Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$

20. Education: The total monthly amount that you pay for education that is either required:  
 ■ as a condition for your job, or  
 ■ for your physically or mentally challenged dependent child if no public education is available for similar services. \$

21. Childcare: The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education. \$

22. Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25. \$

23. Optional telephones and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, cell waiting, caller identification, special long distance, or business cell phone service. In the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted. \$

24. Add all of the expenses allowed under the IRS expense allowances.  
Add lines 6 through 23. \$

Additional Expense Deductions These are additional deductions allowed by the Means Test.  
Note: Do not include any expense allowances listed in lines 6-24.

25. Health insurance, disability insurance, and health savings account expenses. The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance	\$
Disability insurance	\$
Health savings account	\$
Total	\$

Do you actually spend this total amount?  
☐ No. How much do you actually spend? \$  
☐ Yes \$

26. Continuing contributions to the care of household or family members. The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$

27. Protection against family violence. The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential. \$

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 4

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Debtor 1 First Name Middle Name Last Name Case number (if any)

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs. You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. \$ \_\_\_\_\_

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$170.83<sup>\*</sup> per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23. \$ \_\_\_\_\_  
<sup>\*</sup> Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. You must show that the additional amount claimed is reasonable and necessary. \$ \_\_\_\_\_

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). Do not include any amount more than 15% of your gross monthly income. \$ \_\_\_\_\_

32. **Add all of the additional expense deductions.** Add lines 28 through 31. \$ \_\_\_\_\_

**Deductions for Debt Payment**

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33d.**  
 To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home** Average monthly payment  
 33a. Copy line 9b here: \$ \_\_\_\_\_

**Loans on your first two vehicles**  
 33b. Copy line 13b here: \$ \_\_\_\_\_  
 33c. Copy line 13c here: \$ \_\_\_\_\_

33d. List other secured debts:

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____

33e. Total average monthly payment. Add lines 33a through 33d. \$ \_\_\_\_\_ Copy total here \$ \_\_\_\_\_

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 5

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Debtor 1 First Name Middle Name Last Name Case number (if any)

34. **Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**  
☐ No. Go to line 35.  
☐ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
		\$ _____ ÷ 60 =	\$ _____
		\$ _____ ÷ 60 =	\$ _____
		\$ _____ ÷ 60 =	\$ _____
Total		\$ _____	\$ _____

35. **Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case?** 11 U.S.C. § 507.  
☐ No. Go to line 36.  
☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.  
 Total amount of all past-due priority claims: \$ \_\_\_\_\_ ÷ 60 = \$ \_\_\_\_\_

36. **Projected monthly Chapter 13 plan payment**  
 Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).  
 To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  
 Average monthly administrative expense \$ \_\_\_\_\_ Copy total here \$ \_\_\_\_\_  
 X \_\_\_\_\_

37. **Add all of the deductions for debt payment.** Add lines 33e through 36. \$ \_\_\_\_\_

**Total Deductions from Income**

38. **Add all of the allowed deductions.**  
 Copy line 24, All of the expenses allowed under IRS expense allowances \$ \_\_\_\_\_  
 Copy line 32, All of the additional expense deductions \$ \_\_\_\_\_  
 Copy line 37, All of the deductions for debt payment \$ \_\_\_\_\_  
 Total deductions \$ \_\_\_\_\_ Copy total here \$ \_\_\_\_\_

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 6

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DEBTOR 1 First Name Middle Name Last Name Case Number (if known)

**Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period. \$

40. Fill in any reasonably necessary income you receive for support for dependent children. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part 1 of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$

41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here \$

43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
	\$
	\$
	\$
	\$
Total	\$

44. Total adjustments. Add lines 40 through 43. \$

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39. \$

**Part 3: Change in Income or Expenses**

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	\$
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	\$
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	\$
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$
<input type="checkbox"/> 122C-1				<input type="checkbox"/> Increase	\$
<input type="checkbox"/> 122C-2				<input type="checkbox"/> Decrease	\$

Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income page 7

Line 45 x  
60 months  
= GUC

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Debtor 1 First Name Middle Name Last Name Case Number (if known)

**Part 4: Sign Below**

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

☒ Signature of Debtor 1 Date MM / DD / YYYY

☒ Signature of Debtor 2 Date MM / DD / YYYY

**OFFICIAL FORMS ARE SIGNED  
UNDER PENALTY OF PERJURY!**

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# Chapter 7

Reaffirmation Agreements  
Statement of Intention

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## OFFICIAL FORM 427

Official Form 427

### Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4009.

#### Part 1: Explain the Repayment Terms of the Reaffirmation Agreement

1. Who is the creditor?	
Name of the creditor _____	
2. How much is the debt?	
On the date that the bankruptcy case is filed \$ _____	
To be paid under the reaffirmation agreement \$ _____	
\$ _____ per month for _____ months (if fixed interest rate)	
3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 542)(b)(2)(E).)	
Before the bankruptcy case was filed _____ %	
Under the reaffirmation agreement _____ % <input type="checkbox"/> Fixed rate <input type="checkbox"/> Adjustable rate	
4. Does collateral secure the debt?	
<input type="checkbox"/> No <input type="checkbox"/> Yes. Describe the collateral: _____	
Current market value \$ _____	
5. Does the creditor assert that the debt is nondischargeable?	
<input type="checkbox"/> No <input type="checkbox"/> Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.	
6. Using information from Schedule I: Your Income (Official Form 106) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	
Income and expenses reported on Schedules I and J	
Income and expenses stated on the reaffirmation agreement	
6a. Combined monthly income from line 12 of Schedule I	6e. Monthly income from all sources after payroll deductions
\$ _____	\$ _____
6b. Monthly expenses from line 22c of Schedule J	6f. Monthly expenses
\$ _____	— \$ _____
6c. Monthly payments on all reaffirmed debts not listed on Schedule J	6g. Monthly payments on all reaffirmed debts not included in monthly expenses
— \$ _____	— \$ _____
6d. Scheduled net monthly income	6h. Present net monthly income
Subtract lines 6b and 6c from 6a.	Subtract lines 6f and 6g from 6e.
If the total is less than 0, put the number in brackets.	If the total is less than 0, put the number in brackets.
\$ _____	\$ _____

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## Official Form 427: Reaffirmation Agreements

- Biggest difference is format changes
- Legal terms are explained more fully
- Calculation of the debtor's net monthly income is expanded to show income at time of filing and at time of reaffirmation agreement
- Adds checkboxes for filer to state their relationship to the case
- Relevant code section - 11 U.S.C. §524(c)

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## OFFICIAL FORM 108

### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7 12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form. If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 11 List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name:	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt:	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement.	
	<input type="checkbox"/> Retain the property and [explain]: _____	
Creditor's name:	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt:	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement.	
	<input type="checkbox"/> Retain the property and [explain]: _____	
Creditor's name:	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt:	<input type="checkbox"/> Retain the property and redeem it.	<input type="checkbox"/> Yes
	<input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement.	
	<input type="checkbox"/> Retain the property and [explain]: _____	

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## Official Form 108: Statement of Intention

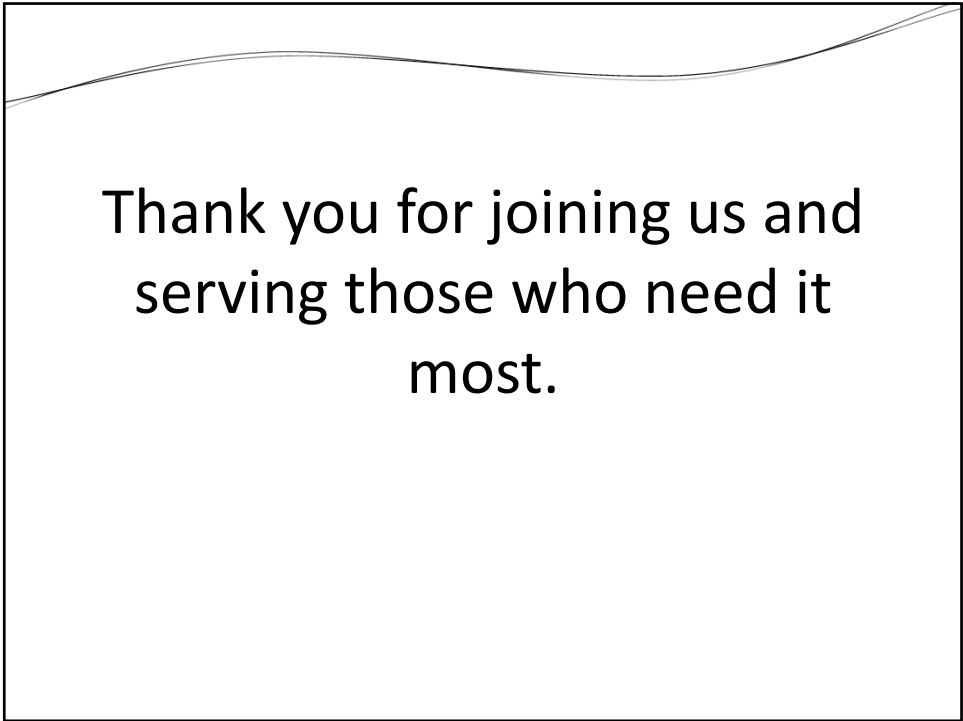
- Very important for creditors to identify whether a reaffirmation agreement should be sent to debtor
- Instructs debtors to complete within 30 days and deliver copies to creditors listed in statement
- Adds whether property is claimed as exempt on Sch. C

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## Time limits on Statement of Intent

- 11 U.S.C. §521(a)(2)(B) – 30 days after the first date set for the meeting of creditors to perform debtor's intention with respect to such property
- 11 U.S.C. §521(a)(6)(A)- 45 days after the first date set for the meeting of creditors to enter into a reaffirmation agreement.
- Fed. R. Bankr. P. 2003 (a) – A meeting of creditors must be held no fewer than 21 days and no more than 40 days (chp 7)/ 50 days (chp 13) after the order for relief.

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Thank you for joining us and  
serving those who need it  
most.

**UNITED STATES BANKRUPTCY COURT**  
**REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**  
**Voluntary Chapter 7 Case**

- ☐ **Filing Fee of \$245.** If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 103A or 103B and Fed.R.Bankr.P. 1006(b), (c).
- ☐ **Administrative fee of \$75 and trustee surcharge of \$15.** If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
- ☐ **Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201); **Names and addresses of all creditors** of the debtor. Must be filed WITH the petition. Fed.R.Bankr.P. 1007(a)(1).
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts** under 11 U.S.C. § 342(b) (Director's Form 2010), if applicable. Required if the debtor is an individual with primarily consumer debts. The notice must be GIVEN to the debtor before the petition is filed. Certification that the notice has been given must be FILED with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 707(a)(3). Official Form 101 contains spaces for the certification.
- ☐ **Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- ☐ **Statement About Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- ☐ **Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed WITH the petition. Fed.R.Bankr.P. 1007(b)(3), (c).
- ☐ **Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer"** (Director's Form 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- ☐ **Statement of Your Current Monthly Income** (Official Form 122A). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- ☐ **Schedules of assets and liabilities** (Official Forms 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b),(c).
- ☐ **Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- ☐ **Schedules of Your Income and Your Expenses** (Schedules I and J of Official Form 106). If the debtor is an individual, Schedules I and J of Official Form 106 must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- ☐ **Statement of financial affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- ☐ **Copies of all payment advices or other evidence of payment** received by the debtor from any employer within 60 days before the filing of the petition. Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- ☐ **Statement of Intention for Individuals Filing Under Chapter 7** (Official Form 108). Required ONLY if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is earlier. 11 U.S.C. §§ 362(h) and 521(a)(2).
- ☐ **Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030). Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- ☐ **Certification About a Financial Management Course** (Official Form 423), if applicable. Required if the debtor is an individual, unless the course provider has notified the court that the debtor has completed the course. Must be filed within 60 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Fed.R.Bankr.P. 1007(b)(7), (c).

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

\_\_\_\_\_ District of \_\_\_\_\_

Case number (If known): \_\_\_\_\_ Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an  
amended filing

**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

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The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Suffix (Sr., Jr., II, III) \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Suffix (Sr., Jr., II, III) \_\_\_\_\_

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

XXX - XX - \_\_\_\_\_

OR

9 XX - XX - \_\_\_\_\_

XXX - XX - \_\_\_\_\_

OR

9 XX - XX - \_\_\_\_\_



**About Debtor 1:****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and  
*doing business as* names

☐ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

☐ I have not used any business names or EINs.

Business name

Business name

EIN

EIN

**5. Where you live**

Number Street

City State ZIP Code

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**If Debtor 2 lives at a different address:**

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

**8. How you will pay the fee**

- ☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

- ☐ No
- ☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- ☐ No
- ☐ Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY
- Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

**11. Do you rent your residence?**

- ☐ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☐ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above
**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ No

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number

Street

City

State

ZIP Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**Part 6: Answer These Questions for Reporting Purposes****16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.  
☐ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer debts or business debts.

**17. Are you filing under Chapter 7?**

☐ No. I am not filing under Chapter 7. Go to line 18.

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No  
☐ Yes

**18. How many creditors do you estimate that you owe?**

- |                                  |  |  |
|----------------------------------|--|--|
| <input type="checkbox"/> 1-49    | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input type="checkbox"/> 50-99   | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 |  |  |

**19. How much do you estimate your assets to be worth?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000          | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000    | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000   | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X**

Signature of Debtor 1

Executed on \_\_\_\_\_  
 MM / DD / YYYY

**X**

Signature of Debtor 2

Executed on \_\_\_\_\_  
 MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete.

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

☐ No

☐ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

☐ No

☐ Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

**X**

\_\_\_\_\_  
Signature of Debtor 1

Date

MM / DD / YYYY

Contact phone \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_

**X**

\_\_\_\_\_  
Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_

**Fill in this information to identify your case and this filing:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☐ Yes. Where is the property?

1.1. \_\_\_\_\_  
Street address, if available, or other description

City State ZIP Code

County

**What is the property?** Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

\_\_\_\_\_

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. \_\_\_\_\_  
Street address, if available, or other description

City State ZIP Code

County

**What is the property?** Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

\_\_\_\_\_

☐ Check if this is community property (see instructions)



1.3. \_\_\_\_\_  
Street address, if available, or other description

\_\_\_\_\_  
City State ZIP Code

\_\_\_\_\_  
County

**What is the property?** Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

☐ **Check if this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_ →

\$ \_\_\_\_\_

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☐ Yes

3.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, describe here:

3.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.3. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.4. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No  
☐ Yes

4.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** .....



\$

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☐ Yes. Describe.....

\$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ \_\_\_\_\_

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☐ Yes ..... Cash: ..... \$ .....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☐ Yes ..... Institution name:

17.1. Checking account: ..... \$ .....

17.2. Checking account: ..... \$ .....

17.3. Savings account: ..... \$ .....

17.4. Savings account: ..... \$ .....

17.5. Certificates of deposit: ..... \$ .....

17.6. Other financial account: ..... \$ .....

17.7. Other financial account: ..... \$ .....

17.8. Other financial account: ..... \$ .....

17.9. Other financial account: ..... \$ .....

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☐ Yes ..... Institution or issuer name:

..... \$ .....

..... \$ .....

..... \$ .....

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No

Name of entity:

% of ownership:

☐ Yes. Give specific information about them..... % \$ .....

..... % \$ .....

..... % \$ .....

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☐ No☐ Yes. Give specificinformation about  
them.....

Issuer name:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☐ Yes. List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No☐ Yes .....

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☐ No☐ Yes .....

Issuer name and description:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☐ No☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☐ No☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**☐ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal: \$ \_\_\_\_\_

State: \$ \_\_\_\_\_

Local: \$ \_\_\_\_\_

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☐ No☐ Yes. Give specific information.....

Alimony: \$ \_\_\_\_\_

Maintenance: \$ \_\_\_\_\_

Support: \$ \_\_\_\_\_

Divorce settlement: \$ \_\_\_\_\_

Property settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

☐ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☐ No

☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
☐ No

☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**
☐ No

☐ Yes. Give specific information.....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**

\$ \_\_\_\_\_

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**
☐ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**
☐ No

☐ Yes. Describe.....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

☐ No

☐ Yes. Describe.....

\$ \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☐ No☐ Yes. Describe..... \$ \_\_\_\_\_**41. Inventory**☐ No☐ Yes. Describe..... \$ \_\_\_\_\_**42. Interests in partnerships or joint ventures**☐ No

<input type="checkbox"/> Yes. Describe.....	Name of entity:	% of ownership:	
	_____	_____ %	\$ _____
	_____	_____ %	\$ _____
	_____	_____ %	\$ _____

**43. Customer lists, mailing lists, or other compilations**☐ No☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe..... \$ \_\_\_\_\_**44. Any business-related property you did not already list**☐ No

<input type="checkbox"/> Yes. Give specific information .....	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....**

\$ \_\_\_\_\_

**Part 6:**

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
**If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☐ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals***Examples:* Livestock, poultry, farm-raised fish☐ No☐ Yes ..... \$ \_\_\_\_\_



**48. Crops—either growing or harvested**☐ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**☐ No☐ Yes .....

\$ \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**☐ No☐ Yes .....

\$ \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**☐ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....**

\$ \_\_\_\_\_

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☐ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$ \_\_\_\_\_

**Part 8: List the Totals of Each Part of this Form****55. Part 1: Total real estate, line 2 .....**

\$ \_\_\_\_\_

**56. Part 2: Total vehicles, line 5**

\$ \_\_\_\_\_

**57. Part 3: Total personal and household items, line 15**

\$ \_\_\_\_\_

**58. Part 4: Total financial assets, line 36**

\$ \_\_\_\_\_

**59. Part 5: Total business-related property, line 45**

\$ \_\_\_\_\_

**60. Part 6: Total farm- and fishing-related property, line 52**

\$ \_\_\_\_\_

**61. Part 7: Total other property not listed, line 54**

+ \$ \_\_\_\_\_

**62. Total personal property. Add lines 56 through 61. ....**

\$ \_\_\_\_\_

Copy personal property total →

+ \$ \_\_\_\_\_

**63. Total of all property on Schedule A/B. Add line 55 + line 62. ....**

\$ \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt****04/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt****1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____

**3. Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
Do not deduct the value of collateral.

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
If any

**2.1****Describe the property that secures the claim:**

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Who owes the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.2****Describe the property that secures the claim:**

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Who owes the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**Add the dollar value of your entries in Column A on this page. Write that number here:**

\$ \_\_\_\_\_

Part 1: Additional Page		Column A	Column B	Column C
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<div> <div></div> <div>Creditor's Name</div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> </div> <div> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> </div> <div> <p>Date debt was incurred</p> </div>	<div>Describe the property that secures the claim:</div> <div></div> <div> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset)</p> </div> <div> <p>Last 4 digits of account number</p> </div>	\$	\$	\$
<div> <div></div> <div>Creditor's Name</div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> </div> <div> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> </div> <div> <p>Date debt was incurred</p> </div>	<div>Describe the property that secures the claim:</div> <div></div> <div> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset)</p> </div> <div> <p>Last 4 digits of account number</p> </div>	\$	\$	\$
<div> <div></div> <div>Creditor's Name</div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> </div> <div> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> </div> <div> <p>Date debt was incurred</p> </div>	<div>Describe the property that secures the claim:</div> <div></div> <div> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset)</p> </div> <div> <p>Last 4 digits of account number</p> </div>	\$	\$	\$
<p>Add the dollar value of your entries in Column A on this page. Write that number here:</p>		\$		
<p>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</p>		\$		

Part 2:
List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.
- ☐ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

**2.1**

Priority Creditor's Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☐ No
- ☐ Yes

**Last 4 digits of account number** \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of PRIORITY unsecured claim:**

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify \_\_\_\_\_

**2.2**

Priority Creditor's Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☐ No
- ☐ Yes

**Last 4 digits of account number** \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of PRIORITY unsecured claim:**

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify \_\_\_\_\_

**Part 1:** Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim

Priority  
amountNonpriority  
amount

2.3

Priority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify \_\_\_\_\_

2.4

Priority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify \_\_\_\_\_

2.5

Priority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☐ Yes

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify \_\_\_\_\_



**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☐ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1

**Total claim**

Nonpriority Creditor's Name

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

City State ZIP Code

**As of the date you file, the claim is:** Check all that apply.**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☐ No
- ☐ Yes

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify \_\_\_\_\_

4.2

Nonpriority Creditor's Name

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

City State ZIP Code

**As of the date you file, the claim is:** Check all that apply.**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☐ No
- ☐ Yes

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify \_\_\_\_\_

4.3

Nonpriority Creditor's Name

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_

Number Street

When was the debt incurred? \_\_\_\_\_

City State ZIP Code

**As of the date you file, the claim is:** Check all that apply.**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

☐ **Check if this claim is for a community debt****Is the claim subject to offset?**

- ☐ No
- ☐ Yes

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☐ Other. Specify \_\_\_\_\_

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☐ Other. Specify \_\_\_\_\_

Nonpriority Creditor's Name

Number Street

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_ \$ \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☐ Other. Specify \_\_\_\_\_

**Part 3:** List Others to Be Notified About a Debt That You Already Listed

**5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.**

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

Name

Number Street

City

State

ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Last 4 digits of account number** \_\_\_\_ \_\_\_\_ \_\_\_\_ \_\_\_\_

**Part 4:** Add the Amounts for Each Type of Unsecured Claim

**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

**Total claim****Total claims  
from Part 1**6a. **Domestic support obligations**

6a. \$ \_\_\_\_\_

6b. **Taxes and certain other debts you owe the government**

6b. \$ \_\_\_\_\_

6c. **Claims for death or personal injury while you were intoxicated**

6c. \$ \_\_\_\_\_

6d. **Other.** Add all other priority unsecured claims. Write that amount here.

6d. + \$ \_\_\_\_\_

6e. **Total.** Add lines 6a through 6d.

6e. \$ \_\_\_\_\_

**Total claim****Total claims  
from Part 2**6f. **Student loans**

6f. \$ \_\_\_\_\_

6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**

6g. \$ \_\_\_\_\_

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h. \$ \_\_\_\_\_

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ \_\_\_\_\_

6j. **Total.** Add lines 6f through 6i.

6j. \$ \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse If filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).**

**1. Do you have any executory contracts or unexpired leases?**

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.2	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.3	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.4	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.5	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	

Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease	What the contract or lease is for
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	
<div>2. _____ Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____</div>	

Fill in this information to identify your case:

Debtor 1  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of

Case number  
(If known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☐ No  
☐ Yes. In which community state or territory did you live? Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.2

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.3

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

## Additional Page to List More Codebtors

## Column 1: Your codebtor

## Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_

3.\_

Name

Number

Street

City

State

ZIP Code

☐ Schedule D, line \_\_\_\_\_☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_



**Fill in this information to identify your case:**

Debtor 1  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of

Case number  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

- ☐ Employed  
☐ Not employed

- ☐ Employed  
☐ Not employed

**Occupation****Employer's name****Employer's address**

Number Street

Number Street

City State ZIP Code

City State ZIP Code

**How long employed there?****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$

**3. Estimate and list monthly overtime pay.**

3. + \$

**4. Calculate gross income.** Add line 2 + line 3.

4. \$

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ _____	\$ _____	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	\$ _____	
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____	
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____	
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____	
5e. Insurance	5e. \$ _____	\$ _____	
5f. Domestic support obligations	5f. \$ _____	\$ _____	
5g. Union dues	5g. \$ _____	\$ _____	
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	\$ _____	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ _____	\$ _____	
8b. Interest and dividends	8b. \$ _____	\$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ _____	\$ _____	
8d. Unemployment compensation	8d. \$ _____	\$ _____	
8e. Social Security	8e. \$ _____	\$ _____	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	\$ _____	
8g. Pension or retirement income	8g. \$ _____	\$ _____	
8h. Other monthly income. Specify: _____	8h. + \$ _____	+ \$ _____	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <div style="border: 1px solid black; padding: 2px;">\$ _____</div>	<div style="border: 1px solid black; padding: 2px;">\$ _____</div>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <div style="border: 1px solid black; padding: 2px;">\$ _____</div>	<div style="border: 1px solid black; padding: 2px;">\$ _____</div>	<div style="border: 1px solid black; padding: 2px;">\$ _____</div>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
			11. + \$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies			12. <div style="border: 1px solid black; padding: 2px;">\$ _____</div> <b>Combined monthly income</b>
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☐ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ \_\_\_\_\_

If not included in line 4:

4a. Real estate taxes

4a. \$ \_\_\_\_\_

4b. Property, homeowner's, or renter's insurance

4b. \$ \_\_\_\_\_

4c. Home maintenance, repair, and upkeep expenses

4c. \$ \_\_\_\_\_

4d. Homeowner's association or condominium dues

4d. \$ \_\_\_\_\_

## Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ \_\_\_\_\_

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ \_\_\_\_\_

6b. Water, sewer, garbage collection

6b. \$ \_\_\_\_\_

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ \_\_\_\_\_

6d. Other. Specify: \_\_\_\_\_

6d. \$ \_\_\_\_\_

7. **Food and housekeeping supplies**

7. \$ \_\_\_\_\_

8. **Childcare and children's education costs**

8. \$ \_\_\_\_\_

9. **Clothing, laundry, and dry cleaning**

9. \$ \_\_\_\_\_

10. **Personal care products and services**

10. \$ \_\_\_\_\_

11. **Medical and dental expenses**

11. \$ \_\_\_\_\_

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ \_\_\_\_\_

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ \_\_\_\_\_

14. **Charitable contributions and religious donations**

14. \$ \_\_\_\_\_

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ \_\_\_\_\_

15b. Health insurance

15b. \$ \_\_\_\_\_

15c. Vehicle insurance

15c. \$ \_\_\_\_\_

15d. Other insurance. Specify: \_\_\_\_\_

15d. \$ \_\_\_\_\_

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$ \_\_\_\_\_

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ \_\_\_\_\_

17b. Car payments for Vehicle 2

17b. \$ \_\_\_\_\_

17c. Other. Specify: \_\_\_\_\_

17c. \$ \_\_\_\_\_

17d. Other. Specify: \_\_\_\_\_

17d. \$ \_\_\_\_\_

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**

18. \$ \_\_\_\_\_

19. **Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ \_\_\_\_\_

20. **Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**

20a. Mortgages on other property

20a. \$ \_\_\_\_\_

20b. Real estate taxes

20b. \$ \_\_\_\_\_

20c. Property, homeowner's, or renter's insurance

20c. \$ \_\_\_\_\_

20d. Maintenance, repair, and upkeep expenses

20d. \$ \_\_\_\_\_

20e. Homeowner's association or condominium dues

20e. \$ \_\_\_\_\_

21. **Other.** Specify: \_\_\_\_\_

21. **+\$** \_\_\_\_\_

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ \_\_\_\_\_

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ \_\_\_\_\_

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ \_\_\_\_\_

23b. Copy your monthly expenses from line 22c above.

23b. **−** \$ \_\_\_\_\_

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ \_\_\_\_\_

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☐ Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J-2****Schedule J-2: Expenses for Separate Household of Debtor 2****12/15**

Use this form for Debtor 2's separate household expenses **ONLY IF** Debtor 1 and Debtor 2 maintain separate households. *If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J.* Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Your Household**1. Do you and Debtor 1 maintain separate households?**

- ☐ No. Do not complete this form.
- ☐ Yes

**2. Do you have dependents?**

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents' names.

☐ No☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 2:

Dependent's age

Does dependent live with you?

- ☐ No  
☐ Yes
- ☐ No  
☐ Yes
- ☐ No  
☐ Yes
- ☐ No  
☐ Yes
- ☐ No  
☐ Yes

**3. Do your expenses include expenses of people other than yourself, your dependents, and Debtor 1?**

- ☐ No
- ☐ Yes

**Part 2:** Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses****4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$ \_\_\_\_\_

**If not included in line 4:**

4a. Real estate taxes

4a. \$ \_\_\_\_\_

4b. Property, homeowner's, or renter's insurance

4b. \$ \_\_\_\_\_

4c. Home maintenance, repair, and upkeep expenses

4c. \$ \_\_\_\_\_

4d. Homeowner's association or condominium dues

4d. \$ \_\_\_\_\_

## Your expenses

5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5.	\$ _____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	\$ _____
6b. Water, sewer, garbage collection	6b.	\$ _____
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ _____
6d. Other. Specify: _____	6d.	\$ _____
7. <b>Food and housekeeping supplies</b>	7.	\$ _____
8. <b>Childcare and children's education costs</b>	8.	\$ _____
9. <b>Clothing, laundry, and dry cleaning</b>	9.	\$ _____
10. <b>Personal care products and services</b>	10.	\$ _____
11. <b>Medical and dental expenses</b>	11.	\$ _____
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ _____
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	\$ _____
14. <b>Charitable contributions and religious donations</b>	14.	\$ _____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$ _____
15b. Health insurance	15b.	\$ _____
15c. Vehicle insurance	15c.	\$ _____
15d. Other insurance. Specify: _____	15d.	\$ _____
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$ _____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	\$ _____
17b. Car payments for Vehicle 2	17b.	\$ _____
17c. Other. Specify: _____	17c.	\$ _____
17d. Other. Specify: _____	17d.	\$ _____
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).</b>	18.	\$ _____
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19.	\$ _____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.</b>		
20a. Mortgages on other property	20a.	\$ _____
20b. Real estate taxes	20b.	\$ _____
20c. Property, homeowner's, or renter's insurance	20c.	\$ _____
20d. Maintenance, repair, and upkeep expenses	20d.	\$ _____
20e. Homeowner's association or condominium dues	20e.	\$ _____

21. **Other.** Specify: \_\_\_\_\_

21. **+\$** \_\_\_\_\_

22. **Your monthly expenses.** Add lines 5 through 21.

The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

22. **\$** \_\_\_\_\_

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☐ Yes.

Explain here:



**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an  
amended filing

**Official Form 106Dec**

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

☐ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.**

**X**

Signature of Debtor 1

Date \_\_\_\_\_  
MM / DD / YYYY

**X**

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets****Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ \_\_\_\_\_1b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ \_\_\_\_\_1c. Copy line 63, Total of all property on *Schedule A/B* ..... \$ \_\_\_\_\_**Part 2: Summarize Your Liabilities****Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ \_\_\_\_\_3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ \_\_\_\_\_3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ \_\_\_\_\_**Your total liabilities**

\$ \_\_\_\_\_

**Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)Copy your combined monthly income from line 12 of *Schedule I* ..... \$ \_\_\_\_\_5. *Schedule J: Your Expenses* (Official Form 106J)Copy your monthly expenses from line 22c of *Schedule J* ..... \$ \_\_\_\_\_

**Part 4:** Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☐ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ \_\_\_\_\_
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ \_\_\_\_\_
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ \_\_\_\_\_
- 9d. Student loans. (Copy line 6f.) \$ \_\_\_\_\_
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ \_\_\_\_\_
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ \_\_\_\_\_
- 9g. **Total.** Add lines 9a through 9f. \$ \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Give Details About Your Marital Status and Where You Lived Before

**1. What is your current marital status?**

- ☐ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1:**

**Dates Debtor 1 lived there**

**Debtor 2:**

**Dates Debtor 2 lived there**

Number Street

From \_\_\_\_\_  
To \_\_\_\_\_

Number Street

From \_\_\_\_\_  
To \_\_\_\_\_

City State ZIP Code

City State ZIP Code

☐ Same as Debtor 1

☐ Same as Debtor 1

Number Street

From \_\_\_\_\_  
To \_\_\_\_\_

Number Street

From \_\_\_\_\_  
To \_\_\_\_\_

City State ZIP Code

City State ZIP Code

☐ Same as Debtor 1

☐ Same as Debtor 1

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2:** Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
<b>For the calendar year before that:</b> (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, _____) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
<b>For the calendar year before that:</b> (January 1 to December 31, _____) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

**Part 3:** List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
Number Street				<input type="checkbox"/> Car
				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
Insider's Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☐ No☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
Insider's Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☐ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title _____ _____ Case number _____		Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title _____ _____ Case number _____		Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
- ☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____		_____	\$ _____
	<b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Creditor's Name _____ Number Street _____ City State ZIP Code _____		_____	\$ _____
	<b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		



11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No  
☐ Yes. Fill in the details.

		Describe the action the creditor took	Date action was taken	Amount
Creditor's Name				\$
Number Street				
City State ZIP Code				
		Last 4 digits of account number: XXXX-__ __ __ __		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No  
☐ Yes

**Part 5:** List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
			\$
Number Street			
City State ZIP Code			
Person's relationship to you			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
			\$
Number Street			
City State ZIP Code			
Person's relationship to you			

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**☐ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$
			\$
Number Street			
City State ZIP Code			

**Part 6:** List Certain Losses**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**☐ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
			\$

**Part 7:** List Certain Payments or Transfers**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$
Number Street			\$
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$
Number Street			\$
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☐ No  
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$
Number Street			\$
City State ZIP Code			

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made
_____	_____	_____

### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**☐ No☐ Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
Name of Storage Facility	Name		<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**☐ No☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$
Number Street		
City State ZIP Code		

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**☐ No☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site		
Number Street		
City State ZIP Code		

## 25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		
City State ZIP Code	City State ZIP Code		

## 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☐ No
- ☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Court Name		
Number Street		
Case number		
City State ZIP Code	City State ZIP Code	

**Part 11:** Give Details About Your Business or Connections to Any Business

## 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name  Number Street  City State ZIP Code	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
		EIN: ____ - ____ - ____
	Name of accountant or bookkeeper	Dates business existed  From ____ To ____
Business Name  Number Street  City State ZIP Code	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
		EIN: ____ - ____ - ____
	Name of accountant or bookkeeper	Dates business existed  From ____ To ____

Business Name \_\_\_\_\_

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

## Describe the nature of the business

Name of accountant or bookkeeper

## Employer Identification number

Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_ - \_\_\_\_\_

Dates business existed

From \_\_\_\_\_ To \_\_\_\_\_

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No☐ Yes. Fill in the details below.

Date issued

Name \_\_\_\_\_

MM / DD / YYYY \_\_\_\_\_

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

**Part 12:** Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X**

Signature of Debtor 1

**X**

Signature of Debtor 2

Date \_\_\_\_\_

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person \_\_\_\_\_ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

**Official Form 108****Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: _____  Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____  Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____  Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____  Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes



Part 2:
List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>

Part 3:
Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

Signature of Debtor 1

Date

MM / DD / YYYY

X

Signature of Debtor 2

Date

MM / DD / YYYY

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

\_\_\_\_\_ District of \_\_\_\_\_

Case number (if known): \_\_\_\_\_

**Official Form 121****Statement About Your Social Security Numbers****12/15**

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Part 1:** Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You**For Debtor 1:****For Debtor 2 (Only If Spouse Is Filing):****1. Your name**

First name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Last name \_\_\_\_\_

**Part 2:** Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers**2. All Social Security Numbers you have used**\_\_\_\_ \_  
\_\_\_\_ \_\_\_\_\_ \_  
\_\_\_\_ \_☐ You do not have a Social Security number.☐ You do not have a Social Security number.**3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used**

9 \_\_\_\_ \_

9 \_\_\_\_ \_

9 \_\_\_\_ \_

9 \_\_\_\_ \_

☐ You do not have an ITIN.☐ You do not have an ITIN.**Part 3:** Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

**x**\_\_\_\_\_  
Signature of Debtor 1Date \_\_\_\_\_  
MM / DD / YYYY**x**\_\_\_\_\_  
Signature of Debtor 2Date \_\_\_\_\_  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
 First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
 (If known)

**Check one box only as directed in this form and in Form 122A-1Supp:**

- ☐ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

**Official Form 122A-1**

**Chapter 7 Statement of Your Current Monthly Income**

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ _____	\$ _____																
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____																
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____																
<b>5. Net income from operating a business, profession, or farm</b>	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from a business, profession, or farm	\$ _____	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	— \$ _____ — \$ _____	Net monthly income from rental or other real property	\$ _____
Debtor 1	Debtor 2																	
Gross receipts (before all deductions)	\$ _____																	
Ordinary and necessary operating expenses	— \$ _____ — \$ _____																	
Net monthly income from a business, profession, or farm	\$ _____																	
Debtor 1	Debtor 2																	
Gross receipts (before all deductions)	\$ _____																	
Ordinary and necessary operating expenses	— \$ _____ — \$ _____																	
Net monthly income from rental or other real property	\$ _____																	
	Copy here →	Copy here →																
<b>6. Net income from rental and other real property</b>	\$ _____	\$ _____																
<b>7. Interest, dividends, and royalties</b>	\$ _____	\$ _____																

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  $\downarrow$

For you ..... \$ \_\_\_\_\_

For your spouse ..... \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

Total amounts from separate pages, if any.

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_

+

\$ \_\_\_\_\_

=

\$ \_\_\_\_\_

Total current  
monthly income**Part 2: Determine Whether the Means Test Applies to You**

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. .... Copy line 11 here  $\rightarrow$ 

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ \_\_\_\_\_

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. .... 13.

\$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X**

Signature of Debtor 1

Date

MM / DD / YYYY

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

☐ Check if this is an amended filing

## Official Form 122A–1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

#### Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

- ☐ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

**Fill in this information to identify your case:**Debtor 1 \_\_\_\_\_  
First Name Middle Name Last NameDebtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)Check the appropriate box as directed in  
lines 40 or 42:According to the calculations required by  
this Statement:

- ☐ 1. There is no presumption of abuse.
- ☐ 2. There is a presumption of abuse.

☐ Check if this is an amended filing

## Official Form 122A-2

### Chapter 7 Means Test Calculation

04/19

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1:** Determine Your Adjusted Income1. **Copy your total current monthly income.** ..... Copy line 11 from Official Form 122A-1 here → ..... \$ \_\_\_\_\_2. **Did you fill out Column B in Part 1 of Form 122A-1?**

- ☐ No. Fill in \$0 for the total on line 3.
- ☐ Yes. Is your spouse filing with you?
- ☐ No. Go to line 3.
- ☐ Yes. Fill in \$0 for the total on line 3.

3. **Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents.** Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

- ☐ No. Fill in 0 for the total on line 3.
- ☐ Yes. Fill in the information below:

**State each purpose for which the income was used**

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

**Fill in the amount you  
are subtracting from  
your spouse's income**

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

**Total.** ..... \$ \_\_\_\_\_

Copy total here ..... → - \$ \_\_\_\_\_

4. **Adjust your current monthly income.** Subtract the total on line 3 from line 1.

\$ \_\_\_\_\_

**Part 2:** Calculate Your Deductions from Your Income

**The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.**

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to *you*, it means both you and your spouse if Column B of Form 122A-1 is filled in.

**5. The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

**National Standards**

You must use the IRS National Standards to answer the questions in lines 6-7.

**6. Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ \_\_\_\_\_

**7. Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

**People who are under 65 years of age**

7a. Out-of-pocket health care allowance per person \$ \_\_\_\_\_

7b. Number of people who are under 65 X \_\_\_\_\_

7c. **Subtotal.** Multiply line 7a by line 7b. \$ \_\_\_\_\_ Copy here ➔ \$ \_\_\_\_\_

**People who are 65 years of age or older**

7d. Out-of-pocket health care allowance per person \$ \_\_\_\_\_

7e. Number of people who are 65 or older X \_\_\_\_\_

7f. **Subtotal.** Multiply line 7d by line 7e. \$ \_\_\_\_\_ Copy here ➔ + \$ \_\_\_\_\_

7g. **Total.** Add lines 7c and 7f.....

Copy total here ➔



**Local Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form.  
This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. .... \$ \_\_\_\_\_

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. .... \$ \_\_\_\_\_

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
_____	\$ _____
_____	\$ _____
_____	+ \$ _____

Total average monthly payment

\$ \_\_\_\_\_

Copy  
here →

— \$ \_\_\_\_\_

Repeat this  
amount on  
line 33a.

- 9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this amount is less than \$0, enter \$0. ....

\$ \_\_\_\_\_

Copy  
here →

\$ \_\_\_\_\_

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** \$ \_\_\_\_\_

Explain  
why: \_\_\_\_\_

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.  
☐ 1. Go to line 12.  
☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ \_\_\_\_\_

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1** Describe Vehicle 1: \_\_\_\_\_  
\_\_\_\_\_

13a. Ownership or leasing costs using IRS Local Standard. .... \$ \_\_\_\_\_

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment
-------------------------------------	-------------------------

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

Total average monthly payment

\$ \_\_\_\_\_

Copy  
here →

— \$ \_\_\_\_\_

Repeat this  
amount on  
line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0. ....

\$ \_\_\_\_\_

Copy net  
Vehicle 1  
expense  
here ... →

\$ \_\_\_\_\_

**Vehicle 2** Describe Vehicle 2: \_\_\_\_\_  
\_\_\_\_\_

13d. Ownership or leasing costs using IRS Local Standard. .... \$ \_\_\_\_\_

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment
-------------------------------------	-------------------------

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

Total average monthly payment

\$ \_\_\_\_\_

Copy  
here →

— \$ \_\_\_\_\_

Repeat this  
amount on  
line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this amount is less than \$0, enter \$0. ....

\$ \_\_\_\_\_

Copy net  
Vehicle 2  
expense  
here ... →

\$ \_\_\_\_\_

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ \_\_\_\_\_

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ \_\_\_\_\_

**Other Necessary Expenses**

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, Social Security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  
Do not include real estate, sales, or use taxes. \$ \_\_\_\_\_
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ \_\_\_\_\_
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ \_\_\_\_\_
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ \_\_\_\_\_
20. **Education:** The total monthly amount that you pay for education that is either required:  
☐ as a condition for your job, or  
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ \_\_\_\_\_
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.  
Do not include payments for any elementary or secondary school education. \$ \_\_\_\_\_
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.  
Payments for health insurance or health savings accounts should be listed only in line 25. \$ \_\_\_\_\_
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ \_\_\_\_\_  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122A-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** Add lines 6 through 23. \$ \_\_\_\_\_

**Additional Expense Deductions**

These are additional deductions allowed by the Means Test.

*Note:* Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ \_\_\_\_\_

Disability insurance \$ \_\_\_\_\_

Health savings account + \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

Copy total here → ..... \$ \_\_\_\_\_

Do you actually spend this total amount?

☐ No. How much do you actually spend? \$ \_\_\_\_\_☐ Yes

26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).

\$ \_\_\_\_\_

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential.

\$ \_\_\_\_\_

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs. You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

\$ \_\_\_\_\_

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$170.83\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\$ \_\_\_\_\_

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. You must show that the additional amount claimed is reasonable and necessary.

\$ \_\_\_\_\_

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2).

+ \$ \_\_\_\_\_

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ \_\_\_\_\_

**Deductions for Debt Payment****33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home:****Average monthly payment**

33a. Copy line 9b here ..... ➔ \$ \_\_\_\_\_

**Loans on your first two vehicles:**

33b. Copy line 13b here. .... ➔ \$ \_\_\_\_\_

33c. Copy line 13e here. .... ➔ \$ \_\_\_\_\_

33d. List other secured debts:

**Name of each creditor for other secured debt****Identify property that secures the debt****Does payment include taxes or insurance?**
☐ No  
☐ Yes

\$ \_\_\_\_\_

☐ No  
☐ Yes

\$ \_\_\_\_\_

☐ No  
☐ Yes

+ \$ \_\_\_\_\_

33e. Total average monthly payment. Add lines 33a through 33d. .... ➔ \$ \_\_\_\_\_ **Copy total here ➔** \$ \_\_\_\_\_**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**☐ No. Go to line 35.

☐ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

**Name of the creditor****Identify property that secures the debt****Total cure amount****Monthly cure amount**

\_\_\_\_\_ \$ \_\_\_\_\_ ÷ 60 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ ÷ 60 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_ ÷ 60 = + \$ \_\_\_\_\_

Total

\$ \_\_\_\_\_**Copy total here ➔**

\$ \_\_\_\_\_

**35. Do you owe any priority claims such as a priority tax, child support, or alimony — that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**☐ No. Go to line 36.

☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims ..... \$ \_\_\_\_\_ ÷ 60 = \$ \_\_\_\_\_

**36. Are you eligible to file a case under Chapter 13?** 11 U.S.C. § 109(e).

For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

- ☐ No. Go to line 37.
- ☐ Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ \_\_\_\_\_

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X \_\_\_\_\_

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ \_\_\_\_\_

Copy total  
here →

\$ \_\_\_\_\_

**37. Add all of the deductions for debt payment.**

Add lines 33e through 36. ....

\$ \_\_\_\_\_

**Total Deductions from Income****38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances*..... \$ \_\_\_\_\_

Copy line 32, *All of the additional expense deductions*..... \$ \_\_\_\_\_

Copy line 37, *All of the deductions for debt payment*..... + \$ \_\_\_\_\_

Total deductions \$ \_\_\_\_\_

Copy total here ..... → \$ \_\_\_\_\_

**Part 3: Determine Whether There Is a Presumption of Abuse****39. Calculate monthly disposable income for 60 months**

39a. Copy line 4, *adjusted current monthly income* ..... \$ \_\_\_\_\_

39b. Copy line 38, *Total deductions*..... - \$ \_\_\_\_\_

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2).  
Subtract line 39b from line 39a.

\$ \_\_\_\_\_

Copy  
here →

\$ \_\_\_\_\_

For the next 60 months (5 years).....

x 60

39d. **Total.** Multiply line 39c by 60. ....

\$ \_\_\_\_\_

Copy  
here →

\$ \_\_\_\_\_

**40. Find out whether there is a presumption of abuse.** Check the box that applies:

- ☐ **The line 39d is less than \$8,175\*.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.
- ☐ **The line 39d is more than \$13,650\*.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.
- ☐ **The line 39d is at least \$8,175\*, but not more than \$13,650\*.** Go to line 41.

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases filed on or after the date of adjustment.

41. 41a. **Fill in the amount of your total nonpriority unsecured debt.** If you filled out A *Summary of Your Assets and Liabilities and Certain Statistical Information Schedules* (Official Form 106Sum), you may refer to line 3b on that form.....

\$

x .25

- 41b. **25% of your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I).  
Multiply line 41a by 0.25. ....

\$

Copy  
here →

\$

42. **Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

- ☐ **Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.
- ☐ **Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

#### Part 4: Give Details About Special Circumstances

43. **Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

- ☐ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances	Average monthly expense or income adjustment
	\$
	\$
	\$
	\$

#### Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Signature of Debtor 1

Date  
MM / DD / YYYY

X

Signature of Debtor 2

Date  
MM / DD / YYYY

# United States Bankruptcy Court

\_\_\_\_\_ District Of \_\_\_\_\_

**In re**

Case No. \_\_\_\_\_

**Debtor**

Chapter \_\_\_\_\_

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ \_\_\_\_\_

Prior to the filing of this statement I have received ..... \$ \_\_\_\_\_

Balance Due ..... \$ \_\_\_\_\_

2. The source of the compensation paid to me was:

☐ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;



- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Attorney*

\_\_\_\_\_  
*Name of law firm*

**Fill in this information to identify the case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

## Official Form 423

### Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

#### Part 1: Tell the Court About the Required Course

You must check one:

☐ **I completed an approved course in personal financial management:**

Date I took the course \_\_\_\_\_  
MM / DD / YYYY

Name of approved provider \_\_\_\_\_

Certificate number \_\_\_\_\_

☐ **I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

#### Part 2: Sign Here

I certify that the information I have provided is true and correct.

\_\_\_\_\_  
Signature of debtor named on certificate

\_\_\_\_\_  
Printed name of debtor

Date \_\_\_\_\_  
MM / DD / YYYY

# **Instructions**

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# About this Booklet of Instructions

This booklet provides instructions for completing selected forms that individuals filing for bankruptcy must submit to the U.S. Bankruptcy Court. You can download all of the required forms without charge from:

<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>.

The instructions are designed to accompany the forms and are intended to help you understand what information is required to properly file. You are responsible for properly completing the forms. These instructions are not intended to provide, and should not be understood to provide, legal advice. They are not designed to fully explain, or to be relied upon in interpreting, the law.

Completing the forms is only a part of the bankruptcy process. You are strongly encouraged to hire a qualified attorney not only to help you complete the forms but also to give you general advice about bankruptcy and to represent you in your bankruptcy case. If you cannot afford to pay an attorney, you might qualify for free legal services if they are provided in your area. Contact your state or local bar association for help in obtaining free legal services or in hiring an attorney.

**Note: It is extremely difficult to succeed in a chapter 11, 12, or 13 case without an attorney.**

If an attorney represents you, you must provide information so the attorney can prepare your forms. Once the attorney prepares the forms, you must make sure that the forms are accurate and complete. These instructions may help you perform those tasks. If you are filing for bankruptcy without the help of an attorney, this booklet tells you which forms must be filed and provides information about them.

You should carefully read this booklet and keep it with your records. Review the individual forms as you read the instructions for each.

Although bankruptcy petition preparers can help you type the bankruptcy forms, they cannot tell you how to complete the forms, they cannot file the documents for you, and they cannot give you legal advice. Court employees cannot give you legal advice, either.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## About the bankruptcy forms and filing bankruptcy

Use the forms that are numbered in the 100 series to file bankruptcy for individuals or married couples. Use the forms that are numbered in the 200 series if you are preparing a bankruptcy on behalf of a nonindividual, such as a corporation, partnership, or limited liability company (LLC). Sole proprietors must use the forms that are numbered in the 100 series.

When a bankruptcy is filed, the U.S. Bankruptcy Court opens a case. It is important that the answers to the questions on the forms be complete and accurate so that the case proceeds smoothly. A person filing bankruptcy

who gives false information could be charged with a federal crime or could lose all the benefits of filing for bankruptcy.

You should understand that filing a bankruptcy case is not private. Anyone has a right to see your bankruptcy forms after you file them, unless the court orders otherwise under 11 U.S.C. § 107. Certain information in court filings, however, must be protected from public disclosure under Bankruptcy Rule 9037.

## Understand the terms used in the forms

The forms for individuals use *you* and *Debtor 1*

to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors.

For example, if a form asks, “Do you own a car?” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the forms use *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

To understand other terms used in the forms and the instructions, see the *Glossary* at the end of this booklet.

### **Things to remember when filling out these forms**

- Do not file these instructions with the bankruptcy forms that you file with the court.
- Be as complete and accurate as possible.
- If more space is needed, attach a separate sheet to the form. On the top of any additional pages, write your name and case number (if known). Also identify the form and line number to which the additional information applies.

- If two married people are filing together, both are equally responsible for supplying correct information.
- Do not list a minor child’s full name. Instead, fill in only the child’s initials and the full name and address of the child’s parent or guardian. For example, write A.B., a minor child (*John Doe, parent, 123 Main St., City, State*). 11 U.S.C. § 112; Bankruptcy Rule 1007(m) and 9037.
- For your records, be sure to keep a copy of your bankruptcy documents and all attachments that you file.

### **On what date was a debt incurred?**

When a debt was incurred on a single date, fill in the actual date that the debt was incurred.

When a debt was incurred on multiple dates, fill in the range of dates. For example, if the debt is from a credit card, fill in the month and year of the first and last transaction.



# About the Process for Filing a Bankruptcy Case for Individuals

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## Before you file your bankruptcy case

Before you file for bankruptcy, you must do several things:

- ❑ **Receive a briefing about credit counseling from an approved agency** within 180 days before you file. (If you and your spouse are filing together, each of you must receive a briefing before you file. Failure to do so may result in the dismissal of your case.) You may have a briefing about credit counseling one-on-one or in a group, by telephone, or by internet.

For a list of approved providers, go to:

[http://www.justice.gov/ust/ao/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/ao/bapcpa/ccde/cc_approved.htm)

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

After you finish the briefing, you will receive a certificate that you will need to file in your bankruptcy case.

- ❑ **Find out in which bankruptcy court you must file your bankruptcy case.** It is important that you file in the correct district within your state. To find out which district you are in, go to:  
<http://www.uscourts.gov/courtlinks>
- ❑ **Check the local court's website** for any specific local requirements that you might have to meet. Go to:  
<http://www.uscourts.gov/courtlinks>
- ❑ **Find out which chapters of the Bankruptcy Code you are eligible for.** For descriptions of each chapter, review the information contained in the notice, *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form B2010), which is included in this booklet.

## When you file your bankruptcy case

There are several forms and documents that you must give the court at the time you file. Additional forms and documents must be filed no later than 14 days after you file your bankruptcy case, although they may be filed at the same time you file your case.

You must file the forms listed below on the date you open your bankruptcy case. For copies of the forms listed here, go to

<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>. (The list continues on the next page.):

- ❑ *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). This form opens the case. Directions for filling it out are included in the form itself.
- ❑ *Statement About Your Social Security Numbers* (Official Form 121). This form gives the court your full Social Security number or federal Individual Taxpayer Identification number. To protect your privacy, the court will make only the last four digits of your number known to the general public. However, the court will make your full number available to your creditors, the U.S. trustee or bankruptcy administrator, and the trustee assigned to your case. This form has no separate instructions.
- ❑ Your filing fee. If you cannot pay the entire filing fee, you must also include:
  - ❑ *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A), or
  - ❑ *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B). Use this form only if you are filing under chapter 7 and you meet the criteria to have the chapter 7 filing fee waived.
- ❑ A list of names and addresses of all of your creditors, formatted as a mailing list according to instructions from the bankruptcy court in which you file. (Your court may call this a *creditor matrix* or *mailing matrix*.)
- ❑ Your credit counseling certificate from an approved credit counseling agency. (See *Before you file your bankruptcy case*, above). If you have received the briefing about credit counseling but have not yet received the certificate, file it no later than 14 days after you file for bankruptcy. If you have not already received the briefing and believe you are entitled to a temporary waiver from receiving it or that you are not required to receive the briefing, see line 15 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).
- ❑ *For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders* (Official Form 104). Fill out this form only if you file under chapter 11.
- ❑ *Initial Statement About an Eviction Judgment Against You* (Official Form 101A) and *Statement About Payment of an Eviction Judgment Against You* (Official Form 101B). Use Form 101A if your landlord has an eviction judgment against you. If you complete Form 101A and you want to stay in your residence for the first 30 days after you file, you must indicate that on the form. Use Form 101B if you have completed Form 101A and you want to stay in your rented residence form more than 30 days after you file for bankruptcy.
- ❑ *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119) and *Disclosure of Compensation of Bankruptcy Petition Preparer* (Form 2800). Use these forms

if a bankruptcy petition preparer typed your forms.

### When you file your bankruptcy case or within 14 days after you file

You must file the forms listed below either when you file your bankruptcy case or within 14 days after you file your *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). If you do not do so, your case may be dismissed. Although it is possible to open your case by submitting only the documents that are listed under *When you file your bankruptcy case*, you should file the entire set of forms at one time to help your case proceed smoothly.

Although some forms may ask you similar questions, you must fill out all of the forms completely to protect your legal rights.

The list below shows the forms that all individuals must file as well as the forms that are specific to each chapter. For copies of the official forms listed here, go to <http://www.uscourts.gov>.

**All individuals who file for bankruptcy must file these forms and the forms for the specific chapter:**

Form 106J)

- ☐ *Schedules of Assets and Liabilities* (Official Form 106) which includes these forms:
  - ☐ *Schedule A/B: Property* (Official Form 106A/B)
  - ☐ *Schedule C: The Property You Claim as Exempt* (Official Form 106C)
  - ☐ *Schedule D: Creditors Who Have Claims Secured by Your Property* (Official Form 106D)
  - ☐ *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
  - ☐ *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G)
  - ☐ *Schedule H: Your Codebtors* (Official Form 106H)
  - ☐ *Schedule I: Your Income* (Official Form 106I)
  - ☐ *Schedule J: Your Expenses* (Official

- ❑ *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum). This form gives an overview of the totals on the schedules
- ❑ *Declaration About an Individual Debtor's Schedules* (Official Form 106Dec)
- ❑ *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)
- ❑ *Disclosure of Compensation to Debtor's Attorney* — Unless local rules provide otherwise, Director's Form 2030 may be used.
- ❑ Credit counseling certificate that you received from an approved credit counseling agency
- ❑ Copies of all payment advices (*pay stubs*) or other evidence of payment that you received within 60 days before you filed your bankruptcy case. Some local courts may require that you submit these documents to the trustee assigned to your case rather than filing them with the court. Check the local court's website to find out if local requirements apply. Go to <http://www.uscourts.gov/courtlinks>.

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**If you file under chapter 7, you must also file:**

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- ☐ *Statement of Intention for Individuals Filing Under Chapter 7* (Official Form 108)
- ☐ *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1)
- ☐ If necessary, *Chapter 7 Means Test Calculation* (Official Form 122A-2)
- ☐ If necessary, *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp)

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**If you file under chapter 11, you must also file:**

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- ☐ *Chapter 11 Statement of Your Current Monthly Income* (Official Form 122-B)

If you file under chapter 11 and are a small business debtor (that is, if you are self-employed and your debts are less than \$2,725,625\*), within 7 days after you file your bankruptcy forms to open your case, you must also file your most recent:

- ☐ Balance sheet
- ☐ Statement of operations
- ☐ Cash-flow statement
- ☐ Federal income tax return

If you do not have these documents, you must file a statement made under penalty of perjury that you have not prepared either a balance sheet, statement of operations, or cash-flow statement or you have not filed a federal tax return.

If you file under chapter 11, you must file additional documents beyond the scope of these instructions. You should consult your attorney.

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

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**If you file under chapter 12, you must also file:**

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- ☐ Chapter 12 Plan (within 90 days after you file your bankruptcy forms to open your case)

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**If you file under chapter 13, you must also file:**

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- ☐ *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1)
- ☐ If necessary, *Chapter 13 Calculation of Your Disposable Income* (Official Form 122C-2)
- ☐ *Chapter 13 Plan* (Official Form 113, if in effect). If Official Form 113 is not effective when you file, many bankruptcy courts require you to use a local form plan. Check the local court's website for any specific form that you might have to use. Go to <http://www.uscourts.gov/courtlinks>.)

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

**You are an individual filing for bankruptcy, and**

**Your debts are primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11 — Reorganization
- Chapter 12 — Voluntary repayment plan for family farmers or fishermen
- Chapter 13 — Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

## Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid.

You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution



obligations,

- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your**

### **mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:  
[http://www.uscourts.gov/FederalCourts/Bankruptcy/  
BankruptcyResources/ApprovedCredit  
AndDebtCounselors.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx).

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# **Instructions for Selected Forms**

## Schedule A/B: Property (Official Form 106A/B)

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*Schedule A/B: Property* (Official Form 106A/B) lists property interests that are involved in a bankruptcy case. All individuals filing for bankruptcy must list everything they own or have a legal or equitable interest in. *Legal or equitable interest* is a broad term and includes all kinds of property interests in both tangible and intangible property, whether or not anyone else has an interest in that property.

The information in this form is grouped by category and includes several examples for many items. Note that those examples are meant to give you an idea of what to include in the categories. They are not intended to be complete lists of everything within that category. Make sure you list everything you own or have an interest in.

You must verify under penalty of perjury that the information you provide is complete and accurate. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Understand the terms used in this form

**Community property** — Type of property ownership available in certain states for property owned by spouses and, in some instances, legal equivalents of spouses. Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.

**Current value** — In this form, report the *current value* of the property that you own in each category. *Current value* is sometimes called *fair market value* and, for this form, is the fair market value as of the date of the filing of the petition. *Current value* is how much the property is worth, which may be more or less than when you purchased the property. *Property you own* includes property you have purchased, even if you owe money on it, such as a home with a mortgage or an automobile with a lien.

### Report the current value of the portion you own

For each question, report the current value of the portion of the property that you own. To do this, you would usually determine the current value of the entire property and the percentage of the property that you own. Multiply the current value of the property by the percentage that you own. Report the result where the form asks for *Current value of the portion you own*. For example:

- If you own a house by yourself, you own 100% of that house. Report the entire current value of the house.
- If you and a sister own the house equally, report 50% of the value of the house (or half of the value of the house).

In certain categories, current value may be difficult to figure out. When you cannot find the value from a reputable source (such as a pricing guide for your car), estimate the value and be prepared to explain how you determined it.

### List items once on this form

List items only once on this form; do not list them in more than one category. List all real estate in Part 1 and other property in the other parts of the form.

Where you list similar items of minimal value (such as clothing), add the value of the items and report a total.

Be specific when you describe each item. If you have an item that you think could fit into more than one category, select the most suitable category and list the item there.

Separately describe and list individual items worth more than \$500.

### Match the values to the other schedules

Make sure that the values you report on this form match the values you report on *Schedule D: Creditors Who Have Claims Secured by Your Property* (Official Form 106D) and *Schedule C: The Property You Claim as Exempt* (Official Form 106C).

# Schedule C: The Property You Claim as Exempt

## (Official Form 106C)

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### How exemptions work

If you are an individual filing for bankruptcy, the law may allow you to keep some property, or it may entitle you to part of the proceeds if the property is sold after your case is filed. Property that the law permits you to keep is called *exempt* property. For example, exemptions may enable you to keep your home, a car, clothing, and household items.

Exemptions are not automatic. For property to be considered exempt, you must list the property on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

**You may unnecessarily lose property if you do not claim exemptions to which you are entitled. You are strongly encouraged to hire a qualified attorney to advise you.**

### Determine which set of exemptions you will use

Before you fill out this form, you must learn which set of exemptions you can use. In general, exemptions are determined on a state-by-state basis. Some states permit you to use the exemptions provided by the Bankruptcy Code. 11 U.S.C. § 522.

The Bankruptcy Code provides that you use the exemptions in the law of the state where you had your legal home for 730 days before you file for bankruptcy. Special rules may apply if you did not have the same home state for 730 days before you file.

You may lose property if you do not use the best set of exemptions for your situation.

If your spouse is filing with you and you are filing in a state in which you may choose between state and federal sets of bankruptcy exemptions, you both must use the same set of exemptions.

### Claiming exemptions

Using the property and values that you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list on this form the property that you claim as exempt.

### Listing the amount of each exemption

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. Usually, a specific dollar amount is claimed as exempt, but in some circumstances, the amount of the exemption claimed might be indicated as 100% of fair market value. For example, a debtor might claim 100% of fair market value for an exemption that is unlimited in dollar amount, such as some exemptions for health aids.

### Listing which laws apply

In the last column of the form, you must identify the laws that allow you to claim the property as exempt. If you have questions about exemptions, consult a qualified attorney.

## Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

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The people or organizations to whom you owe money are called your *creditors*. A *claim* is a creditor's right to payment. When you file for bankruptcy, the court needs to know who all your creditors are and what types of claims they have against you.

Typically in bankruptcy cases, there are more debts than assets to pay those debts. The court must know as much as possible about your creditors to make sure that their claims are properly treated according to the rules.

Creditors may have different types of claims:

- **Secured claims.** Report these on *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D).
- **Unsecured claims.** Report these on *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F).

If your debts are not paid, a creditor with a secured claim may be able to get paid from specific property in which that creditor has an interest, such as a mortgage or a lien. That property is sometimes called *collateral* for your debt and could include items such as your house, your car, or your furniture. Creditors with unsecured claims do not have rights against specific property.

Many creditors' claims have a specific amount, which you do not dispute. However, some claims are uncertain when you file for bankruptcy, or they become due only after you file. You must list the claims of all your creditors in your schedules, even if the claims are contingent, unliquidated, or disputed.

### Claims may be contingent, unliquidated, or disputed

Claims may be:

- Contingent claims,
- Unliquidated claims, or
- Disputed claims.

A claim is *contingent* if you are not obligated to pay it unless a particular event occurs after you file for bankruptcy. For example, if you cosigned someone else's note, you may not have to pay unless that other person later fails to repay the loan.

A claim is *unliquidated* if the amount of the debt cannot be readily determined, such as by referring to an agreement or by a simple computation. An unliquidated claim is one for which there may be a definite liability but where the value has not been set. For instance, if you were involved in a car accident, the victim may have an unliquidated claim against you because the amount of damages has not been determined.

A claim is *disputed* if you disagree about whether you owe the debt. For instance, if a bill collector demands payment for a bill you believe you already fully paid, you may describe the claim as disputed.

A single claim can have one, more than one, or none of these characteristics.

On *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), list all creditors who have a claim that is secured by your property.

### Do not leave out any secured creditors

In alphabetical order (as much as possible), list anyone who has judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests against your property. When listing creditors who have secured claims, be sure to include all of them. For example, include the following:

- Your relatives or friends who have a lien or security interest in your property;
- Car or truck lenders, stores, banks, credit unions, and others who made loans to enable you to finance the purchase of property and who have a lien against that property;
- Anyone who has a mortgage or deed of trust on real estate that you own;
- Contractors or mechanics who have liens on property you own because they did work on the property and were not paid;
- Someone who won a lawsuit against you and has a judgment lien;
- Another parent or a government agency that has a lien for unpaid child support;
- Doctors or attorneys who have liens on the outcome of a lawsuit;
- Federal, state, or local government agencies such as the IRS that have tax liens against property for unpaid taxes; and
- Anyone who is trying to collect a secured debt from you, such as collection agencies and attorneys.

List the debt in Part 1 only once and list any others that should be notified about that debt in Part 2. For example, if a collection agency or an attorney is trying to collect from you for a debt you owe to someone else, list the person to whom you owe the debt in Part 1, and list the collection agency in Part 2. If you are not sure who the creditor is, list the person you are paying in Part 1 and list anyone else who has contacted you about this debt in Part 2.

If a creditor's full claim is more than the value of your property securing that claim—for instance, a car loan in an amount greater than the value of the car—the creditor's claim may be partly secured and partly unsecured. In that situation, list the claim only once on *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D). Do not repeat it on *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F). List a creditor in *Schedule D* even if it appears that there is no value to support that creditor's secured claim.

### Determine the unsecured portion of secured claims

To determine the amount of a secured claim, compare the amount of the claim to the value of your portion of the property that supports the claim. If that value is greater than the amount of the claim, then the entire amount of the claim is secured. But if that value is less than the amount of the claim, the difference is an *unsecured portion*. For example, if the outstanding balance of a car loan is \$10,000 and the car is worth \$8,000, the car loan has a \$2,000 unsecured portion.



If there is more than one secured claim against the same property, the claim that is entitled to be paid first must be subtracted from the property value to determine how much value remains for the next claim.

For example, if a home worth \$300,000 has a first mortgage of \$200,000 and a second mortgage of \$150,000, the first mortgage would be fully secured, and there would be \$100,000 of property value for the second mortgage, which would have an unsecured portion of \$50,000.

\$300,000	value of a home
- \$200,000	<u>first mortgage</u>
\$100,000	remaining property value
\$150,000	second mortgage
- \$100,000	<u>remaining property value</u>
\$ 50,000	unsecured portion of second mortgage

## Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

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The people or organizations to whom you owe money are called your *creditors*. A *claim* is a creditor's right to payment. When you file for bankruptcy, the court needs to know who all your creditors are and what types of claims they have against you.

Typically in bankruptcy cases, there are more debts than assets to pay those debts. The court must know as much as possible about your creditors to make sure that their claims are properly treated according to the rules.

Use *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F) to identify everyone who has an unsecured claim against you when you file your bankruptcy petition, unless you have already listed them on *Schedule D: Creditors Who Have Claims Secured by Your Property* (Official Form 106D).

Creditors may have different types of claims:

- **Secured claims.** Report these on *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D).
- **Unsecured claims.** Report these on *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F).

If your debts are not paid, creditors with secured claims may be able to get paid from specific property in which that creditor has an interest, such as a mortgage or a lien. That property is sometimes called *collateral* for your debt and could include items such as your house, your car, or your furniture. Creditors

with unsecured claims do not have rights against specific property.

Many creditors' claims have a specific amount, which you do not dispute. However, some claims are uncertain when you file for bankruptcy, or they become due only after you file. You must list the claims of all your creditors in your schedules, even if the claims are contingent, unliquidated, or disputed.

### Claims may be contingent, unliquidated, or disputed

Claims may be:

- Contingent claims,
- Unliquidated claims, or
- Disputed claims.

A claim is *contingent* if you are not obligated to pay it unless a particular event occurs after you file for bankruptcy. For example, if you cosigned someone else's note, you may not have to pay unless that person later fails to repay the loan.

A claim is *unliquidated* if the amount of the debt cannot be readily determined, such as by referring to an agreement or by a simple computation. An unliquidated claim is one for which there may be a definite liability but where the value has not been set. For instance, if you were involved in a car accident, the victim may have an unliquidated claim against you because the amount of damages has not been set.

A claim is *disputed* if you disagree about whether you owe the debt. For instance, if a bill collector demands payment for a bill you believe you already fully paid, you may describe the claim as disputed.

A single claim can have one, more than one, or none of these characteristics.

Creditors with unsecured claims do not have liens on or other security interests in your property. Secured creditors have a right to take property if you do not pay them. Common examples are lenders for your car, your home, or your furniture.

### **Do not leave out any unsecured creditors**

List all unsecured creditors in each part of the form in alphabetical order as much as possible. Even if you plan to pay a creditor, you must list that creditor. When listing creditors who have unsecured claims, be sure to include all of them. For instance, include the following:

- Your relatives or friends to whom you owe money;
- Your ex-spouse, if you are still obligated under a divorce decree or settlement agreement to pay joint debts;
- A credit card company, even if you intend to fully pay your credit card bill;
- A lender, even if the loan is cosigned;
- Anyone who has a loan or promissory note that you cosigned for someone else;
- Anyone who has sued or may sue you because of an accident, dispute, or similar event that has occurred; or
- Anyone who is trying to collect a debt from you such as a bill collector or attorney.

## **Unsecured claims could be priority or nonpriority claims**

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### **What are priority unsecured claims?**

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In bankruptcy cases, *priority unsecured claims* are those debts that the Bankruptcy Code requires to be paid before most other unsecured claims are paid. The most common priority unsecured claims are certain income tax debts and past due alimony or child support. Priority unsecured claims include those you owe for:

- **Domestic support obligations**—If you owe domestic support to a spouse or former spouse; a child or the parent, legal guardian, or responsible relative of a child; or a governmental unit to whom such a domestic support claim has been assigned.  
11 U.S.C. § 507(a)(1).
- **Taxes and certain other debts you owe the government**—If you owe certain federal, state, or local government taxes, customs duties, or penalties.  
11 U.S.C. § 507(a)(8).
- **Claims for death or personal injury that you caused while you were intoxicated**—If you have a claim against you for death or personal injury that resulted from your unlawfully operating a motor vehicle or vessel while you were unlawfully intoxicated from alcohol, drugs, or another substance. This priority does not apply to claims for property damage.  
11 U.S.C. § 507(a)(10).

■ **Other:**

- ❑ **Deposits by individuals**—If you received money from someone for the purchase, lease, or rental of your property or the use of your services but you never delivered or performed. For the debt to have priority, the property or services must have been intended for personal, family, or household use (only the first \$3,025\* per person is a priority debt). 11 U.S.C. § 507(a)(7).
- ❑ **Wages, salaries, and commissions**—If you owe wages, salaries, and commissions, including vacation, severance, and sick leave pay and those amounts were earned within 180 days before you filed your bankruptcy petition or ceased business. In either instance, only the first \$13,650\* per claim is a priority debt. 11 U.S.C. § 507(a)(4).
- ❑ **Contributions to employee benefit plans**—If you owe contributions to an employee benefit plan for services an employee rendered within 180 days before you file your bankruptcy petition, or within 180 days before your business ends. Count only the first \$13,650\* per employee, less any amounts owed for wages, salaries, and commissions. 11 U.S.C. § 507(a)(5).

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

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**What are nonpriority unsecured claims?**

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*Nonpriority unsecured claims* are those debts that generally will be paid after priority unsecured claims are paid. The most common examples of nonpriority unsecured claims are credit card bills, medical bills, and educational loans.

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**What if a claim has both priority and nonpriority amounts?**

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If a claim has both priority and nonpriority amounts, list that claim in Part 2 and show both priority and nonpriority amounts. Do not list it again in Part 3.

In Part 3, list all of the creditors you have not listed before. You must list every creditor that you owe, regardless of the amount you owe and even if you plan to pay a particular debt. If you do not list a debt, it may not be discharged.

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**What is needed for statistical purposes?**

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For statistical reasons, the court must collect information about some specific categories of unsecured claims.

The categories for priority unsecured claims are:

- **Domestic support obligations**
- **Taxes and certain other debts you owe the government**
- **Claims for death or personal injury that you caused while you were intoxicated**

The categories for nonpriority unsecured claims are:

- **Student loans**—If you owe money for any loans that you used to pay for your education;
- **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**—If you owe debts for separation or divorce agreements or for domestic support and you did not report those debts in Part 2; and
- **Debts to pension or profit-sharing plans and other similar debts**—If you owe money to a pension or profit-sharing plan.

## Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G)

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Use *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G) to identify your ongoing leases and certain contracts. List all of your executory contracts and unexpired leases.

*Executory contracts* are contracts between you and someone else in which neither you nor the other party has performed all of the requirements by the time you file for bankruptcy. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended.

You must list all agreements that may be executory contracts or unexpired leases, even if they are listed on *Schedule A/B: Property* (Official Form 106A/B), including the following:

- Residential leases (for example, a rental agreement for a place where you live or vacation, even if it is only a verbal or month-to-month arrangement);
- Service provider agreements (for example, contracts for cell phones and personal electronic devices);
- Internet and cable contracts;
- Vehicle leases;
- Supplier or service contracts (for example, contracts for lawn care or home alarm or security systems);
- Timeshare contracts or leases;
- Rent-to-own contracts;
- Employment contracts;
- Real estate listing agreements;
- Contracts to sell a residence, building, land, or other real property;
- Equipment leases;
- Leases for business or investment property;
- Supplier and service contracts for your business;
- Copyright and patent license agreements; and
- Development contracts.

## Schedule H: Your Codebtors (Official Form 106H)

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If you have any debts that someone else may also be responsible for paying, these people or entities are called *codebtors*. Use *Schedule H: Your Codebtors* (Official Form 106H) to list any codebtors who are responsible for any debts you have listed on the other schedules.

To help fill out this form, use both *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D) and *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F).

List all of your codebtors and the creditors to whom you owe the debt. For example, if someone cosigned for the car loan that you owe, you must list that person on this form.

**If you are filing a joint case, do not list either spouse as a codebtor.**

Other codebtors could include the following:

- Cosigner;
- Guarantor;
- Former spouse;
- Unmarried partner;
- Joint contractor; or
- Nonfiling spouse—even if the spouse is not a cosigner—where the debt is for necessities (such as food or medical care) if state law makes the nonfiling spouse legally responsible for debts for necessities.

## Schedule I: Your Income (Official Form 106I)

---

In *Schedule I: Your Income* (Official Form 106I), you will give the details about your employment and monthly income as of the date you file this form. If you are married and your spouse is living with you, include information about your spouse even if your spouse is not filing with you. If you are separated and your spouse is not filing with you, do not include information about your spouse.

### How to report employment and income

If you have nothing to report for a line, write \$0.

In Part 1, line 1, fill in employment information for you and, if appropriate, for a non-filing spouse. If either person has more than one employer, attach a separate page with information about the additional employment.

In Part 2, give details about the monthly income you currently expect to receive. Show all totals as monthly payments, even if income is not received in monthly payments.

If your income is received in another time period, such as daily, weekly, quarterly, annually, or irregularly, calculate how much income would be by month, as described below.

If either you or a non-filing spouse has more than one employer, calculate the monthly amount for each employer separately, and then combine the income information for all employers for that person on lines 2-7.

One easy way to calculate how much income per month is to total the payments earned in a year, then divide by 12 to get a monthly figure. For example, if you are paid seasonally, you would simply divide the amount you expect to earn in a year by 12 to get the monthly amount.

Below are other examples of how to calculate monthly amount.

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#### Example for weekly payments:

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If you are paid \$1,000 every week, figure your monthly income in this way:

$$\begin{array}{rcl} \$1,000 & \text{income every week} & \\ \times & 52 & \text{number of pay periods in the year} \\ \hline \$52,000 & \text{total income for the year} & \end{array}$$

$$\frac{\$52,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$4,333 \text{ monthly income}$$

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#### Example for bi-weekly payments:

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If you are paid \$2,500 every other week, figure your monthly income in this way:

$$\begin{array}{rcl} \$2,500 & \text{income every other week} & \\ \times & 26 & \text{number of pay periods in the year} \\ \hline \$65,000 & \text{total income for the year} & \end{array}$$

$$\frac{\$65,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$5,417 \text{ monthly income}$$



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**Example for daily payments:**

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If you are paid \$75 a day and you work about 8 days a month, figure your monthly income in this way:

	\$75	income a day
X	96	days a year
	\$7,200	total income for the year

$\frac{\$7,200 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$600 \text{ monthly income}$

or this way:

	\$75	income a day
X	8	payments a month
	\$600	income for the month

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**Example for quarterly payments:**

---

If you are paid \$15,000 every quarter, figure your monthly income in this way:

	\$15,000	income every quarter
X	4	pay periods in the year
	\$60,000	total income for the year

$\frac{\$60,000 \text{ (income for year)}}{12} = \$5,000 \text{ (number of months in year)}$   
monthly income

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**Example for irregular payments:**

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If you are paid \$4,000 8 times a year, figure your monthly income in this way:

	\$4,000	income a payment
X	8	payments a year
	\$32,000	income for the year

$\frac{\$32,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$2,667 \text{ monthly income}$

In Part 2, line 11, fill in amounts that other people provide to pay the expenses you list on *Schedule J: Your Expenses*. For example, if you and a person to whom you are not married pay all household expenses together and you list all your joint household expenses on Schedule J, you must list the amounts that person contributes monthly to pay the household expenses on line 11. If you have a roommate and you divide the rent and utilities, do not list the amounts your roommate pays on line 11 if you have listed only your share of those expenses on Schedule J. Do not list on line 11 contributions that you already disclosed elsewhere on the form.

Note that the income you report on *Schedule I* may be different from the income you report on other bankruptcy forms. For example, the *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), *Chapter 11 Statement of Your Current Monthly Income* (Official Form 122B), and the *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1) all use a different definition of income and apply that definition to a different period of time. *Schedule I* asks about the income that you are now receiving, while the other forms ask about income you received in the applicable time period before filing. So the amount of income reported in any of those forms may be different from the amount reported here.

If, after filing Schedule I, you need to file an estimate of income in a chapter 13 case for a date after your bankruptcy, you may complete a supplemental Schedule I. To do so you must check the “supplement” box at the top of the form and fill in the date.

## **Schedule J: Your Expenses** (Official Form 106J and 106J-2)

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*Schedule J: Your Expenses* (Official Form 106J) provides an estimate of the monthly expenses, as of the date you file for bankruptcy, for you, your dependents, and the other people in your household whose income is included on *Schedule I: Your Income* (Official Form 106I).

If you are married and are filing individually, include your non-filing spouse's expenses unless you are separated.

If you are filing jointly and Debtor 1 and Debtor 2 keep separate households, Debtor 2 must complete and include *Schedule J-2: Expenses for Separate Household of Debtor 2* (Official Form 106J-2).

Do not include expenses that other members of your household pay directly from their income if you did not include that income on *Schedule I*. For example, if you have a roommate and you divide the rent and utilities and you have not listed your roommate's contribution to household expenses in line 11 of *Schedule I*, you would list only your share of these expenses on *Schedule J*.

Show all totals as monthly payments. If you have weekly, quarterly, or annual payments,

calculate how much you would spend on those items every month.

Do not list as expenses any payments on credit card debts incurred before filing bankruptcy.

Do not include business expenses on this form. You have already accounted for those expenses as part of determining net business income on *Schedule I*.

On line 20, do not include expenses for your residence or for any rental or business property. You have already listed expenses for your residence on lines 4 and 5 of this form. You listed the expenses for your rental and business property as part of the process of determining your net income from that property on *Schedule I* (line 8a).

If you have nothing to report for a line, write \$0.

If, after filing *Schedule J*, you need to file an estimate of expenses in a chapter 13 case for a date after your bankruptcy, you may complete a supplemental *Schedule J*. To do so you must check the "supplement" box at the top of the form and fill in the date.

# Summary of Your Assets and Liabilities and Certain Statistical Information (Official Form 106Sum)

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When you file for bankruptcy, you must summarize certain information from the following forms:

- *Schedule A/B: Property* (Official Form 106A/B)
- *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- *Schedule I: Your Income* (Official Form 106I)
- *Schedule J: Your Expenses* (Official Form 106J)
- *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), *Chapter 11 Statement of Your Current Monthly Income* (Official Form 122B), or *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1)

After you fill out all of the forms, complete *Summary of Your Assets and Liabilities and Certain Statistical Information* (Official Form 106Sum) to report the totals of certain information that you listed in the forms.

If you are filing an amended version of any of these forms at some time after you file your original forms, you must fill out a new *Summary* to ensure that your information is up to date and you must check the box at the top.

# Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)

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*Your Statement of Financial Affairs for Individuals Filing for Bankruptcy*, provides a summary of your financial history over certain periods of time before you file for bankruptcy. If you are an individual in a bankruptcy case, you must fill out this statement.

11 U.S.C. § 521(a) and Bankruptcy Rule 1007(b)(1).

If you are in business as a sole proprietor, partner, family farmer, or self-employed professional, you must provide the information about all of your business and personal financial activities.

Although this statement may ask you questions that are similar to some questions on the schedules, you must fill out all of the forms completely to protect your legal rights.

## Understand the terms used in this form

**Legal equivalent of a spouse** — A person whom applicable nonfederal law recognizes as having a relationship with the debtor that grants legal rights and responsibilities equivalent, in whole or in part, to those granted to a spouse.

## Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation (Official Forms 122A-1, 122A-1Supp, and 122A-2)

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**If you are filing under chapter 11, 12, or 13, do not fill out this form.**

Official Forms 122A-1 and 122A-2 determine whether your income and expenses create a presumption of abuse that may prevent you from obtaining relief from your debts under chapter 7 of the Bankruptcy Code. Chapter 7 relief can be denied to a person who has primarily consumer debts if the court finds that the person has enough income to repay creditors an amount that, under the Bankruptcy Code, would be a sufficient portion of their claims.

You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income for households of the same size in your state. If your income is not above the median, there is no presumption of abuse and you will not have to fill out the second form.

Similarly, *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) determines whether you may be exempted from the presumption of abuse because you do not have primarily consumer debts or because you have provided certain military or homeland defense services. If one of these exemptions applies, you

should file a supplement, Form 122A-1Supp, and verify the supplement by completing Part 3 of Form 122A-1. If you qualify for an exemption, you are not required to fill out any part of Form 122A-1 other than the verification. If the exemptions do not apply, you should complete all of the parts of Form 122A-1 and file it without the supplemental form.

If you and your spouse are filing together, you and your spouse may file a single Form 122A-1. However, if an exemption on Form 122A-1Supp applies to only one of you, separate forms may be required. 11 U.S.C. § 707(b)(2)(C).

If your completed Form 122A-1 shows income above the median, you must file the second form, *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on this form—sometimes called the *Means Test*—reduce your income by living expenses and payment of certain debts, resulting in an amount available to pay other debts. If this amount is high enough, it will give rise to a *presumption of abuse*. A presumption of abuse does not mean you are actually trying to abuse the bankruptcy system. Rather, the presumption simply means that you are presumed to have enough income that you should not be granted relief under chapter 7. You may overcome the presumption by showing special circumstances that reduce your income or increase your expenses.

If you cannot obtain relief under chapter 7, you may be eligible to continue under another

chapter of the Bankruptcy Code and pay creditors over a period of time.

Read each question carefully. You may not be required to answer every question on this form. For example, your military status may determine whether you must fill out the entire form. The instructions will alert you if you may skip questions.

If you have nothing to report for a line, write \$0.

### Information for completing the forms

To fill out several lines of the forms, you must look up information provided on websites or from other sources. For information:

- (1) to complete line 13 of Form 122A-1 and lines 6-15, 30, and 36 of Form 122A-2; or
- (2) if you are a servicemember, veteran, or the family member of a veteran, and are looking for a list of the types of benefits that the United States Department of Justice confirms need

not be reported on lines 9 or 10 of Form 122A-1 on account of the veteran's death or disability under the "Helping American Veterans in Extreme Need Act of 2019" (HAVEN Act);

go to:

<https://www.justice.gov/ust/means-testing>

If your case is filed in Alabama or North Carolina, the administrative expense multiplier mentioned at line 36 can be found at:

[www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/AdministrativeExpensesMultiplier.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/AdministrativeExpensesMultiplier.aspx).

For the *Bankruptcy Basics* information referred to on line 36 of Form 122A-2, go to:

[www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx).

If you do not have a computer with internet access, you may be able to use a public computer at the bankruptcy clerk's office or at a public library.

# Statement of Intention for Individuals Filing Under Chapter 7 (Official Form 108)

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If you are filing under chapter 11, 12, or 13, do not fill out this form.

If you are an individual filing under chapter 7, you must fill out the *Statement of Intention for Individuals Filing Under Chapter 7* (Official Form 108) if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

The Bankruptcy Code requires you to state your intentions about such claims and provides for early termination of the automatic stay as to personal property if the statement is not timely filed. The same early termination of the automatic stay applies to any unexpired lease of personal property unless you state that you intend to assume the unexpired lease if the trustee does not do so.

To help fill out this form, use the information you have already provided on the following forms:

- *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D),
- *Schedule C: The Property You Claim as Exempt* (Official Form 106C), and
- *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G).

## Explain what you intend to do with your property that is collateral for a claim

If you have property that is collateral (or security) for a claim, you must state what you intend to do with that property.

You may choose either to surrender the property to the creditor, or retain the property. Below is more information about each of these options.

**You may surrender the property to the creditor.** If you surrender the property to the creditor, your bankruptcy discharge will protect you from any claim for the difference between what you owe the creditor and what the creditor receives from a sale of the property, unless the court determines that the debt is nondischargeable.

**You may want to retain the property.** If you want to retain your secured personal property, you may be able to reaffirm the debt, redeem the property, or take other action (for example, avoid a lien using 11 U.S.C. § 522(f)).

- **You may be able to reaffirm the debt.** You may decide to remain legally obligated to pay a debt so that you can keep the property securing the debt. This is called *reaffirming a debt*. You may reaffirm the debt in full on its original terms or you and the creditor may agree to change the terms. For example, if you want to keep your car, you may reaffirm a car loan, stating that you will continue to make monthly payments for it. **Only reaffirm those debts that you are confident you can repay.** You may seek to reaffirm the debt if you sign a *Reaffirmation Agreement*, which is a contract between you and a creditor, and

you follow the proper procedure for the *Reaffirmation Agreement*. 11 U.S.C. § 524. The procedure is explained in greater detail in the Disclosures that are part of the reaffirmation documents.

- **You may be able to redeem your property.** 11 U.S.C. § 722. You can redeem property only if all of the following apply:
  - ❑ The property secures a debt that is a *consumer debt* — you incurred the debt primarily for personal, family, or household use.
  - ❑ The property is *tangible personal property* — the property is physical, such as furniture, appliances, and cars.
  - ❑ You are either claiming the property as exempt or the trustee has abandoned it.

To obtain court authorization to redeem your property, you must file a motion with the court. If the court grants your motion, you pay the creditor the value of the property or the amount of the claim, whichever is less. The payment will be a single lump-sum payment.

## **Explain what you intend to do with your leased personal property**

If you lease personal property such as your car, you may be able to continue your lease if the trustee does not assume the lease. To continue your lease, you can write to the lessor that you want to assume your lease. The creditor may, at its option, notify you that it is willing to have you assume the lease and may condition the assumption on cure of any outstanding default. If the lessor notifies you that it is willing to have you assume the lease, you must write to the lessor within 30 days stating that you assume the lease. 11 U.S.C. § 365(p)(2).

## **File the *Statement of Intention* before the deadline**

You must file this form either within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier. You must also deliver copies of this statement to the creditors and lessors you listed on the form. Bankruptcy Rule 1007(b)(2).

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.



# Glossary

## Definitions of Some Terms Used in the Forms for Individuals Filing for Bankruptcy

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Here are definitions of some of the important terms used in the forms for individuals who are filing for bankruptcy. See *Bankruptcy Basics* ([www.uscourts.gov/FederalCourts](http://www.uscourts.gov/FederalCourts)) for more information about filing for bankruptcy and other important terms you should know. These definitions are intended only to provide guidance. They are not a substitute for legal advice.

**Annuity** — A contract for the periodic payment of money to you, either for life or for a number of years.

**Bankruptcy petition preparer** — A person or business, other than a lawyer or someone who works for a lawyer, that charges a fee to prepare bankruptcy documents. Under your direction and control, the bankruptcy petition preparer generates bankruptcy forms for you to file by typing them. Because they are not attorneys, they cannot give legal advice or represent you in bankruptcy court. Also called *typing services*.

**Business debt** — A debt that you incurred to obtain money for a business or investment or incurred through the operation of the business or investment.

**Claim** — A creditor's right to payment, even if contingent, disputed, unliquidated, or unmatured.

**Codebtor** — A person or entity that may also be responsible for paying a claim against the debtor.

**Collateral** — Specific property subject to a lien from which a creditor may be paid ahead of other creditors without liens on that property. Includes a mortgage, security interest, judgment lien, statutory lien, or other lien.

**Community property** — A type of property ownership available in certain states for property owned by spouses and, in some instances, legal equivalents of spouses. Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.

**Consumer debt** — A debt you incurred primarily for a personal, family, or household purpose.

**Contingent claim** — A debt you are not obligated to pay unless a particular event occurs after you file for bankruptcy. You owe a contingent claim, for example, if you cosigned someone else's loan. You may not have to pay unless that person later fails to repay the loan.

**Creditor matrix or mailing matrix** — A list of names and addresses of all of your creditors, formatted as a mailing list according to instructions from the bankruptcy court in which you file.

**Creditor** — A person or organization to whom you owe money or who claims that you owe it money.

**Current value, fair market value, or value** — The amount property is worth, which may be more or less than when you purchased the property. Absent specific instruction, the value should be the price that could be realized from a cash sale or liquidation without duress within a reasonable time. See the instructions for specific forms regarding whether the value requested is as of the date of the filing of the petition, the date you complete the form, or some other date.

**Debtor 1** — A debtor filing alone or one person in married couple who is filing a bankruptcy case with a spouse. The same person retains this designation in all of the forms.

**Debtor 2** — A second person in a married couple who is filing a bankruptcy case with a spouse.

**Dependent** — A person who is economically dependent on you regardless of whether the person can be claimed as a dependent on your federal tax return. However, *Chapter 7 Means Test Calculation* (Official Form 122A-2) and *Chapter 13 Calculation of Your Disposable Income* (Official Form 122C-2) use the term in a more limited way. See the instructions on those forms.

**Discharge** — A discharge in bankruptcy relieves you after your bankruptcy case is over from having to pay debts that you owed before you filed your bankruptcy case. Most debts are covered by the discharge, but not all. (The instruction booklet explains more about common debts that are not discharged in bankruptcy.) Only your personal liability is removed by the discharge.

**Disputed claim** — A debt you do not agree that you owe. For instance, your claim is disputed if a bill collector demands payment for a bill you believe you already fully paid.

**Eviction judgment** — A judgment for possession that your landlord has obtained in an eviction, unlawful detainer action, or similar proceeding.

**Executory contract** — A contract between you and someone else in which both of you still have obligations to perform under the contract at the time you file for bankruptcy.

**Exempt property** — Property, or the value of a portion of it, that the law allows you to keep for your use rather than surrender it for the payment of your debts, provided that you follow the correct procedure to claim the exemption.

**Garnishment** — A procedure by which a creditor can reach money of yours that is in the hands of a third party to satisfy a debt. Garnishments are sometimes used by creditors to obtain money from your wages or bank account.

**Individual debtor** — A human being who is filing for bankruptcy either alone or with a spouse, whether or not the individual owns a business.

**Joint case** — A single case filed by a married couple.

**Judgment lien** — A lien that arises as a result of a judgment against you.

**Legal equivalent of a spouse** — A person recognized by applicable nonfederal law as having a relationship with the debtor that grants legal rights and responsibilities equivalent, in whole or in part, to those granted to a spouse.

**Legal or equitable interest** — A broad term that includes all kinds of property interests in both tangible and intangible property, whether or not anyone else has an interest in that property.

**Negotiable instrument** — A financial instrument that you can transfer to someone by signing or delivering it, including personal checks, cashiers' checks, promissory notes, and money orders.

**Non-individual debtor** — A debtor that is not a human being — for example, an artificial entity such as a corporation, partnership, or limited liability company (LLC).

**Non-negotiable instrument** — A financial instrument that you cannot transfer to someone by signing or delivering it.

**Nonpriority unsecured claim** — A debt that generally will be paid after priority unsecured claims are paid. The most common examples are credit card bills, medical bills, and educational loans.

**Payment advice** — A statement such as a pay stub or earnings statement from your employer that shows all earnings and deductions from your pay.

**Presumption of abuse** — A rebuttable legal presumption that you have too much income after allowed expenses to be granted relief under chapter 7.

**Priority unsecured claim** — A debt that the Bankruptcy Code requires to be paid before most other unsecured claims are paid. The most common examples are certain income tax debts and past due alimony or child support.

**Property you own** — Includes property you have purchased, even if you owe money on it, such as a home with a mortgage or an automobile with a lien.

**Reaffirming a debt** — Agreeing to repay a debt that would otherwise be discharged by entering into a new written agreement with the creditor. A reaffirmation agreement may allow you to keep property that a creditor has the right to take from you because it secures the debt being reaffirmed. For a reaffirmation agreement to be effective, there are many procedural and legal requirements that must be satisfied during the bankruptcy case.

**Secured claim** — A claim that may be satisfied in whole or in part either

- by a charge against or an interest in specific property of the debtor, or
- by a right of setoff.

Common examples of creditors who have secured claims are lenders from your car, your home, or your furniture.

**Sole proprietorship** — A business you own as an individual that is not a separate legal entity such as a corporation, partnership, or LLC. Sole proprietors must use the bankruptcy forms that are numbered in the 100 series.

**Statutory lien** — A lien that arises as a result of a statute.

**Unexpired lease** — A lease that is in effect at the time you filed for bankruptcy.

**Unliquidated claim** — A debt with an amount cannot be readily determined, such as by referring to an agreement or by a simple computation. An unliquidated claim is one for which there may be a definite liability but where the value has not been set. For instance, if you were involved in a car accident, the victim may have an unliquidated claim against you because the amount of damages has not been determined.

**Unsecured claim** — A claim held by a creditor who does not have security interest in or other lien on your property or a right of setoff.

**You** — A debtor filing alone or one person in married couple who is filing a bankruptcy case with a spouse.

# JUBILEE

# HOW-TO HANDBOOK



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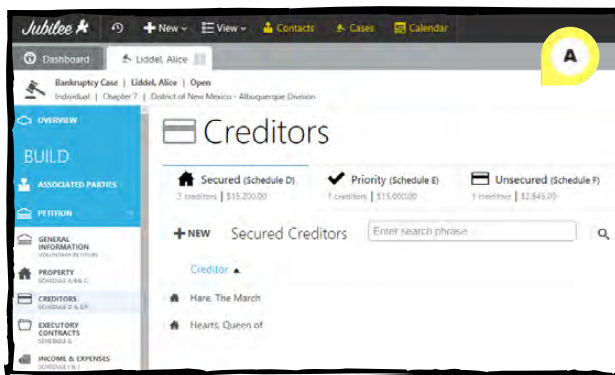
- Creating an Account
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# HOW-TO HANDBOOK

## How do I use this handbook?

With software constantly evolving, it comes in handy to have instructions on how to use different aspects of Jubilee. Along with the instructions are corresponding pictures that give an overall view of what it looks like in Jubilee.

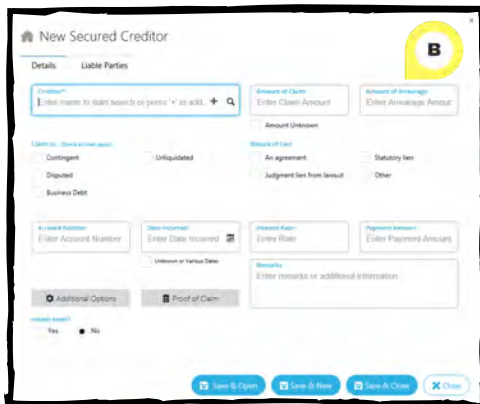


### Adding Creditors:

1) To add a creditor, click on **PETITION** in the blue sidebar to the left. In the drop-down, click on **CREDITORS**, select the creditor type (i.e. Secured Creditors, Priority Creditors, Unsecured Creditors), and hit the **+NEW** button to the left of the page (see figure A).

2) In the new dialogue window, fill out the desired information.

*Note: When typing in the creditor name, Jubilee will search your list of contacts to see if the creditor has already been entered into your Contacts list. If it is a new contact, click the + button next to the search magnifying glass. Fill out the dialogue window with the desired information and hit **Save & Close**. The new person or company has now been saved in contacts and can be added as a creditor.*



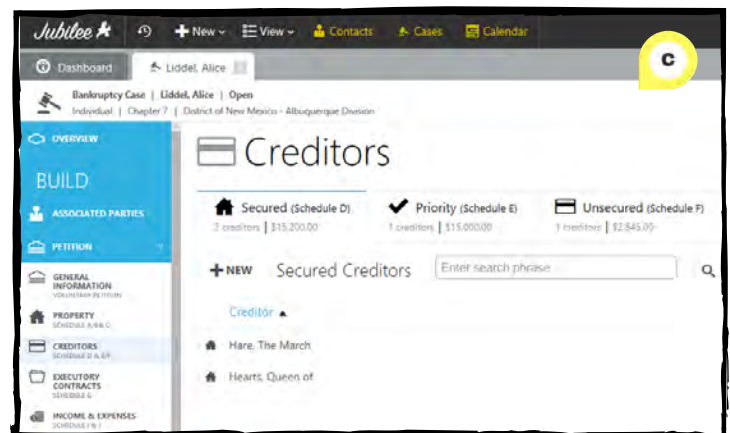
Once the creditor and any additional information has been added, you can click the **Save & Open** button to add more in-depth information, **Save & New** to add a new creditor or **Save & Close** if you have entered all desired information (see figure B).

### Adding Liable Parties:

1) When inside a case, click on **PETITION** located in the blue left-hand side panel and hit **CREDITORS** in the drop-down menu (see figure C).

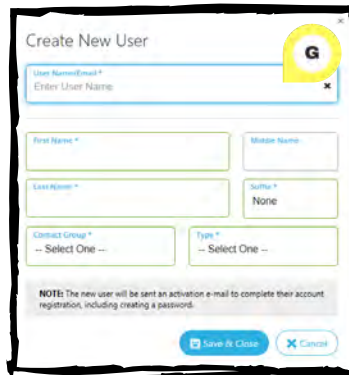
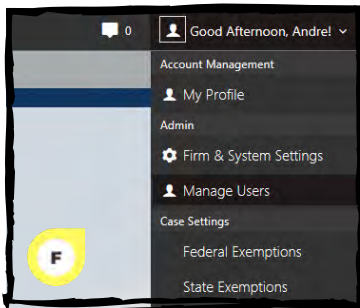
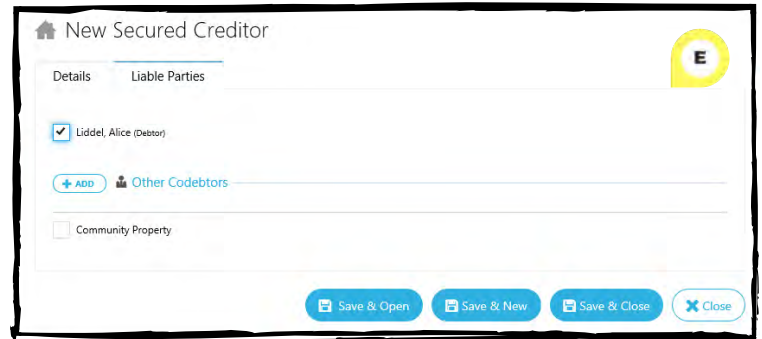
2) To add a liable party to an already existing creditor, click on the desired creditor then the **Liable Parties** tab. Fill out the desired information and then hit the blue **Save** button to the right when finished (see figure D).

*Note: If you are adding a new creditor, push the **+NEW** button*





located to the left of the page (see figure C). In the dialogue window that opens, click on the tab labeled **Liable Parties**. Fill out the desired information and choose one of the saving options (see figure E).



### Adding Users:

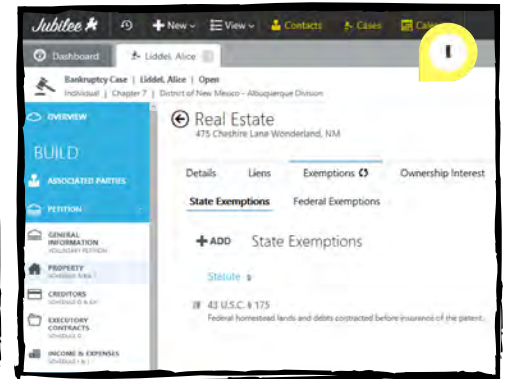
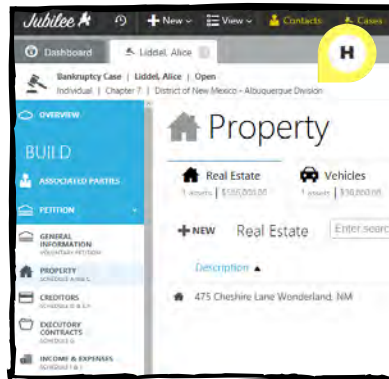
1) Click on the **Profile Menu** (in the top right corner) and click on **Manage Users** (see figure F).

2) Hit the **+NEW** button, fill out the dialogue window and hit **Save & Close** (see figure G). The new user will be sent an activation e-mail to complete their account registration, including creating a password.

### Applying Exemptions:

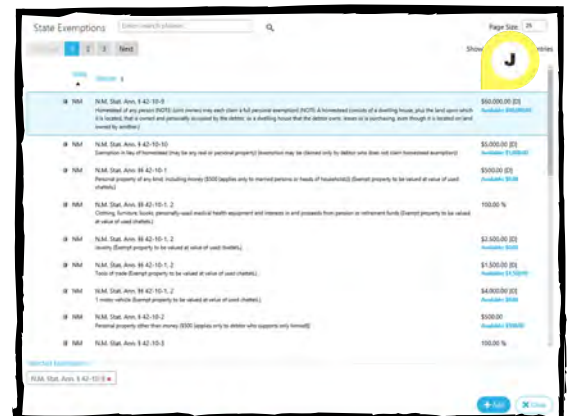
1) To apply exemptions to property items, click on **PETITION** in the blue, left-hand side panel, then on **PROPERTY** in the drop-down menu (see figure H). Select the desired asset to add the exemption to.

2) Click on the **Exemptions** tab then hit the **+ADD** button to see a list of exemptions (see figure I). To find a specific exemption, type in terms related to the exemption in the search bar (see figure J).



**Note:** Jubilee will not tell you which exemption to use or which are applicable in a certain situation, that is up to the user's discretion. Jubilee will use all the exemptions selected. To learn how to set default exemptions, go to the [Setting Defaults: Exemptions](#) section of this PDF.

3) Click on the desired exemption to select it. The exemption will turn blue and be added to the Selected Exemptions section at the bottom of the dialogue window. To apply the selected exemption, click the blue **+ADD** button in the lower right corner (see figure J).

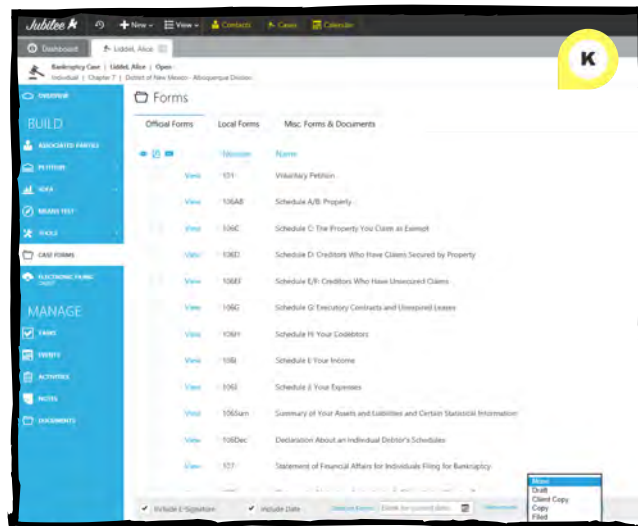


## Changing Watermarks:

*Note: If your case is locked, you will not have any other watermark options other than draft. To see how to unlock a case, go to the [Unlocking a Case](#) section of this PDF. If your case is unlocked, the default watermark will be set to none, however, it can be changed to client copy, copy, draft or filed.*

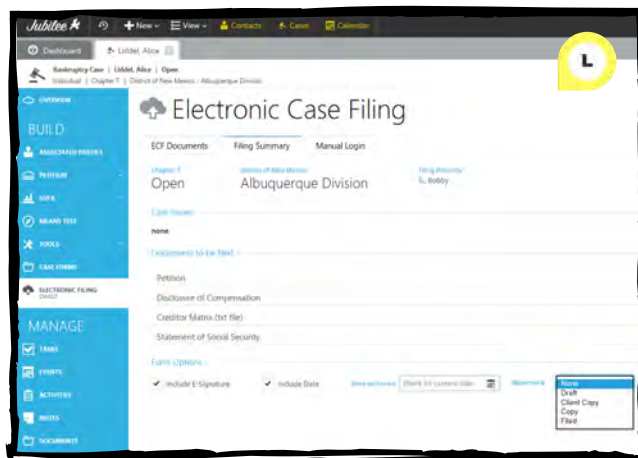
There are two places where your watermark can be changed:

1) In the desired case, click on **CASE FORMS** in the blue side panel to the left. At the bottom of the page, there is a section that says Watermark (in blue) next to a white box. When you click on the box, you will see a list of watermark options to choose from (see figure K).

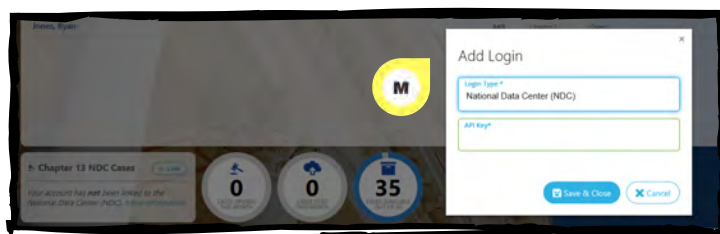


*Note: When you change the watermark, it will automatically change on all the forms.*

2) Once in the desired case, click on **ELECTRONIC FILING** in the blue sidebar to the left. Hit the blue button at the bottom right that says **Continue to Filing Summary**. Under the Form Options section, the word Watermark (in blue) is next to a white box. Clicking the box shows a list of watermark options to choose from (see figure L).



*Note: When you change the watermark, it will automatically change on all the forms.*

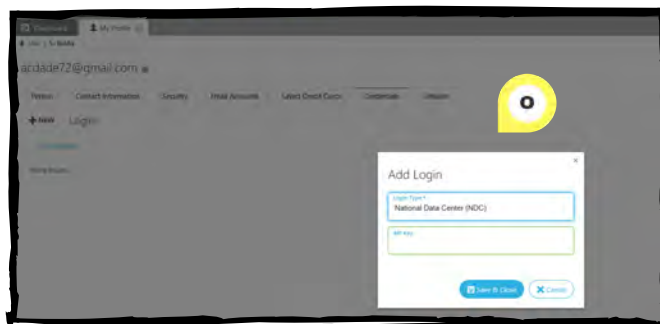
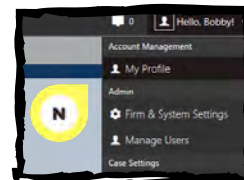


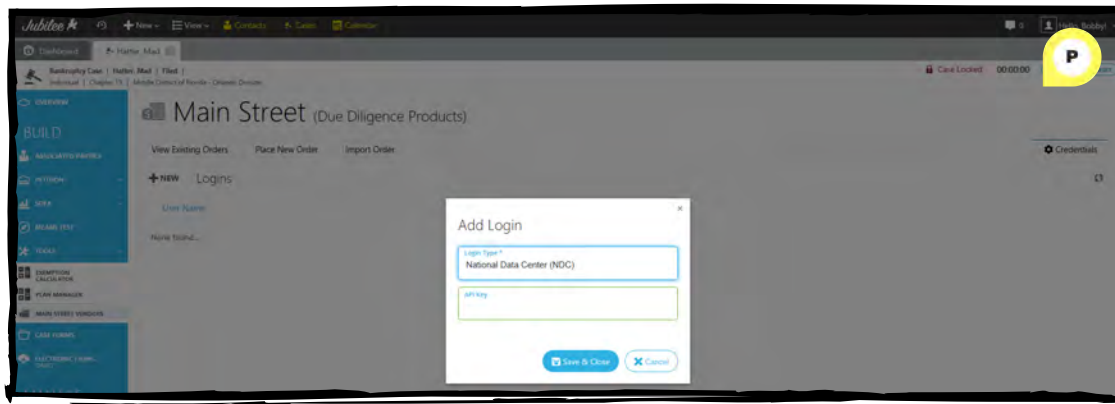
## Connecting Your Account to National Data Center (NDC):

There are three ways to connect your account to NDC:

1) On the dashboard, in the section labeled NDC Cases, click on the blue **LINK** button in the right corner. This will prompt you to input an API Key to establish a connection. Once the key is entered, hit **Save & Close** (see figure M).

2) By clicking on the **Profile Menu** (where your name is located in the top right corner) you will get a drop-down menu. Click on the button labeled **My Profile** (see figure N) and once on that page, click on the **Credentials** tab. Hit the **+NEW** button on this page and a new dialogue window will open. In the section labeled Login Type, click on the drop-down option **National Data Center (NDC)**. This will prompt you to put in an API KEY, then hit **Save & Close** (see figure O).

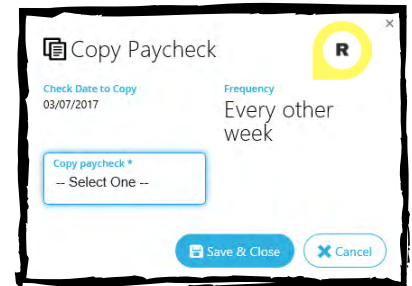
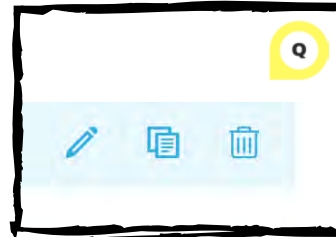




In the section labeled Login Type, click on the drop-down option **National Data Center (NDC)**. This will prompt you to put in an API KEY, then hit **Save & Close** (see figure P).

### Ⓐ Copying a Paycheck:

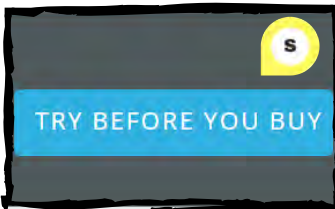
1) In a case, click on the blue **PETITION** button on the left-hand side panel. In the Petition drop-down menu, click on **INCOME & EXPENSES**, and on this page, click on **Employment Income**.



2) Hover over the paycheck you want to copy until it is highlighted in blue. On the right side, three icons will appear, a pencil (edit), two pieces of paper (copy), and a trash can (delete) (see figure Q). Hit the **Copy** (two pieces of paper) button. Fill out the dialogue window for the information you want to copy and hit **Save & Close** (see figure R).

*Note: There is a filter towards the top of the page to see the paychecks used for Schedule I, Means Test calculations or all the paychecks that have been entered.*

### Ⓐ Creating an Account:



*Note: If you want to add another person to your Jubilee account, see [Adding Users](#).*

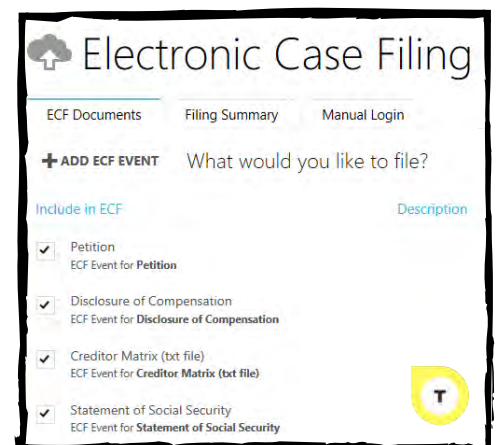
1) To create an account, go to [jubileebk.com](http://jubileebk.com) and click on the blue **Try Before You Buy** button at the top right (see figure S). Fill out the following information and look for an email from us with an email verification link to complete the setup of your account.

### Ⓐ Filing a Bare Bones Case:

1) Inside a case, click on the **ELECTRONIC FILING** button in the blue left-hand side panel.

2) On the page, in the Included in ECF section, all the selected or checked items will be filed as a separate event with the Bankruptcy Court (see figure T). Uncheck any items you do not want filed at this time.

3) Hover over the Petition section until it turns blue. To the right-hand side, click on the **MODIFY INCLUDED FORMS** button (see figure U). Select the items you want included in





your bare bones case by either adding or excluding forms (see figure V). The forms can be rearranged to your preference by clicking and dragging them in the desired order.

4) In the left corner of the page, click on the arrow beside Update Forms & Documents for Petition to return to the main Electronic Filing page. Verify that the forms to be filed with the court are correct. For example, verify that the Statement of SSN court event matches what's included in the PDF.

5) Once everything is verified, click on the **Settings** tab in the top right corner. In the section labeled Emergency/Short Filings, check the **Deficiencies Exist?** box (see figure W).

*Note: Once the Deficiencies Exist? box is checked, a blue Options button will appear next to it (see figure W). If your court has special requirements for bare bones filings, this is where you can change your deficiency options.*

6) Underneath the Deficiencies Exist? button, check any information you wish to withhold from being sent to CM/ECF (see figure W).

7) If you have not already entered your ECF Login credentials, you can do this now by clicking the **Logins** tab (see figure W), hitting the **+NEW** button, filling out the dialogue window and hitting **Save & Close**.

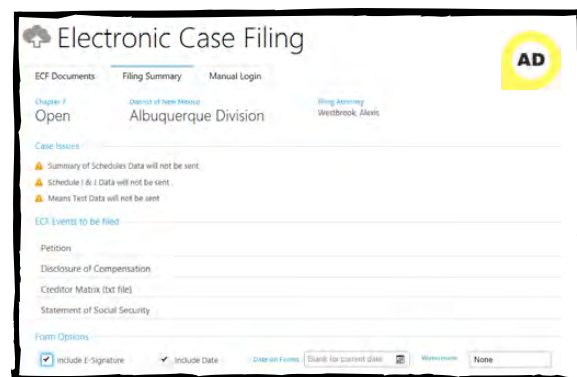
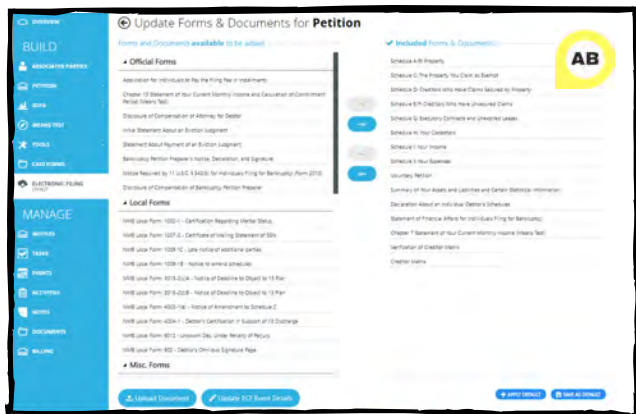
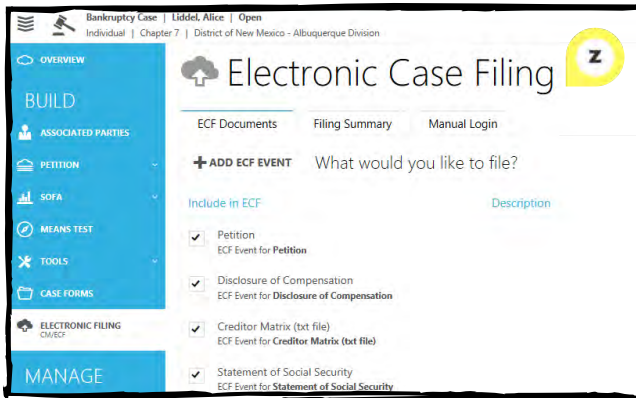
8) Once the desired settings are complete, click the **Filing Summary** tab in the top left of the page. On this page, Jubilee will warn you if there is any information being withheld from being filed with the court (see figure X).

*Note: Under the Form Options section of this page, you have the option to include the Electronic Signature and Date on the signature pages (see figure X).*

9) On the Filing Summary tab, click on the blue **Review Documents & File Case** button at the bottom right of the page. A new dialogue window will open (see figure Y). Select the appropriate PDFs to preview the forms.

10) When finished reviewing the PDFs, check the **Attention** box below the PDFs, enter your ECF Login Credentials and hit the blue button labeled **File Case**.

11) Once successfully submitted, a new dialogue window will open with your receipt (which is saved in the Documents section). Hit the blue **Close** button at the bottom of the dialogue window when finished looking at the receipt.



**Review Documents & File Case** button at the bottom right of the page. A new dialogue window will open (see figure AE). Select the appropriate PDFs to preview the forms.

8) When finished reviewing the PDFs, check the **Attention** box, enter your ECF Login Credentials and hit the blue button labeled **File Case**.

9) Once successfully submitted, a new dialogue window will open with your receipt (which is saved in the Documents section). Hit the blue **Close** button at the bottom of the dialogue window when finished.

## Filing a Case:

1) Inside a case, click on the **ELECTRONIC FILING** button in the blue left-hand side panel.

2) On the page, in the Included in ECF section, all the selected or checked items will be filed as a separate event with the Bankruptcy Court (see figure Z). Uncheck any items you do not want filed at this time.

3) Hover over the Petition section until it turns blue. To the right-hand side, click on the **MODIFY INCLUDED FORMS** button (see figure AA). Select the items you want to include in your bare bones case by either adding or excluding forms (see figure AB). The forms can be rearranged to your preference by clicking and dragging them in the desired order.

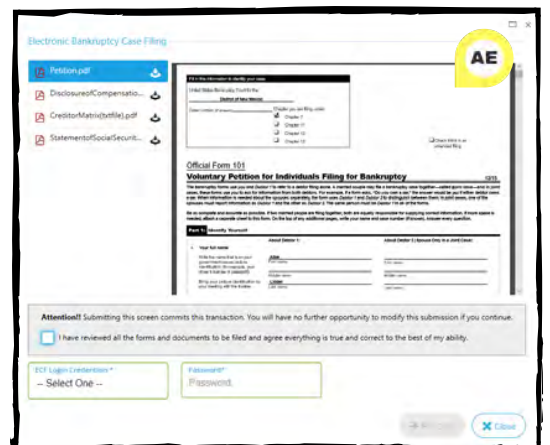
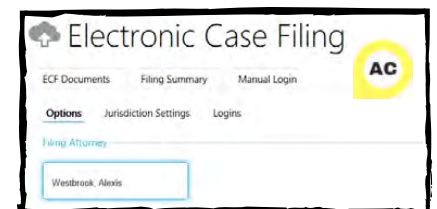
4) In the left corner of the page, click on the arrow beside Update Forms & Documents for Petition to return to the main Electronic Filing page. Verify that the forms to be filed with the court are correct. For example, verify that the Statement of SSN court event matches what's included in the PDF.

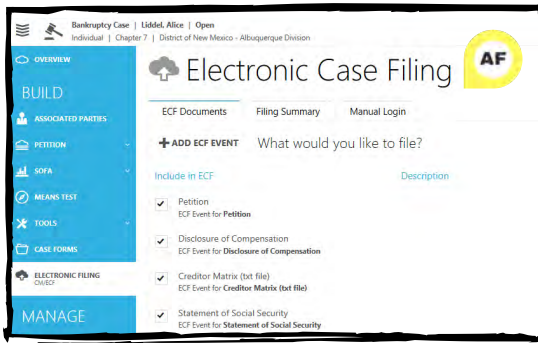
5) If you have not already entered your ECF Login credentials, you can do this now by going to **Settings** in the top right corner. Click on the **Logins** tab (see figure AC), hit the **+NEW** button, fill out the dialogue window and hit **Save & Close**.

6) Once your credentials are entered, click on the **Filing Summary** tab in the top left of the page. On this page, Jubilee will warn you if there is any information being withheld from being filed with the court (see figure AD).

**Note:** Under the Form Options section of this page, is the option to include the Electronic Signature and Date on the signature pages (see figure AD).

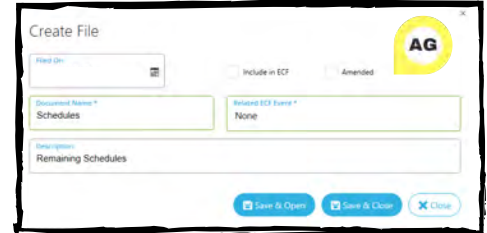
7) On the Filing Summary tab, click on the blue





## Ⓐ Filing Remaining Docs for a Bare Bones Case:

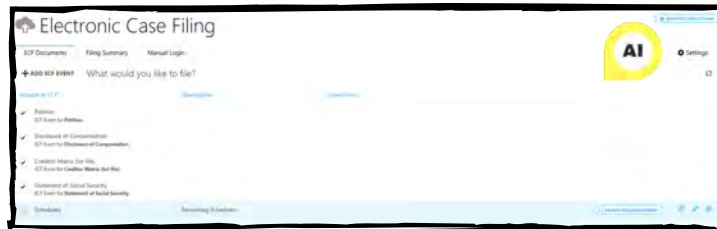
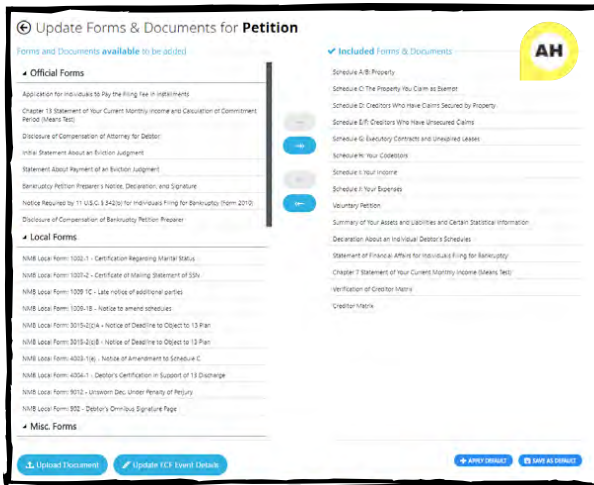
- 1) Inside a case, click on the **ELECTRONIC FILING** button in the blue left-hand side panel (see figure AF).
- 2) Hit the **+ADD ECF EVENT** button to create a new item to be filed with the bankruptcy court. Fill out the dialogue window then hit **Save & Open** (see figure AG).



*Note: Depending on your court's requirements, you may need to add more than one ECF Event.*

- 3) Select or upload the forms you want included in the filing (see figure AH).

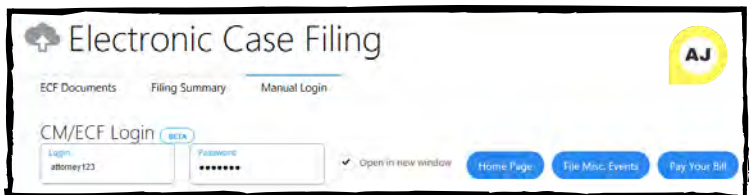
*Note: To select the forms, click the desired ones in the section called Forms and Documents available to be added. Click the blue, single arrow pointing to the right. The selected forms have now been moved to the section labeled Included Forms & Documents. To upload a form, click the blue Upload Document button. Hit Add File in the new dialogue window, select the desired file and click Upload & Close. The file has been added to the Included Forms & Documents section (see figure AH). Once the forms are selected, they can be rearranged to your preference.*



- 5) To generate a PDF of the added events, hover over the event until it turns blue and click the **PDF** icon that is in-between the **MODIFY INCLUDED FORMS** button and pencil icon (see figure AI). The generated events will be saved to your downloads folder.

- 6) If your login information has not been saved in Jubilee, it can be entered by clicking on **Settings** (in the top right corner of the page) and then on the subtab **Logins**. Hit the **+NEW** button, fill out the dialogue window and hit **Save & Close**.

- 7) When all ECF Events are added, click the **Manual Login** tab at the top of the page and select your Login and Password. Check the box next to **Open in new window** and click the blue **Home Page** button (see figure AJ). Now that you have been logged in, you can file your case.



*Note: Jubilee can log you into the bankruptcy court, but you will need to navigate the court website to file the documents.*

## Ⓐ Linking, Re-Linking & De-Linking a Case to National Data Center (NDC):

*Note: Jubilee will automatically link a case to the National Data Center (NDC) by using the case number and jurisdiction. The information provided to the National Data Center (NDC) is updated at different intervals based on your Trustee. Check the NDC website for more information: <https://www.ndc.org>*



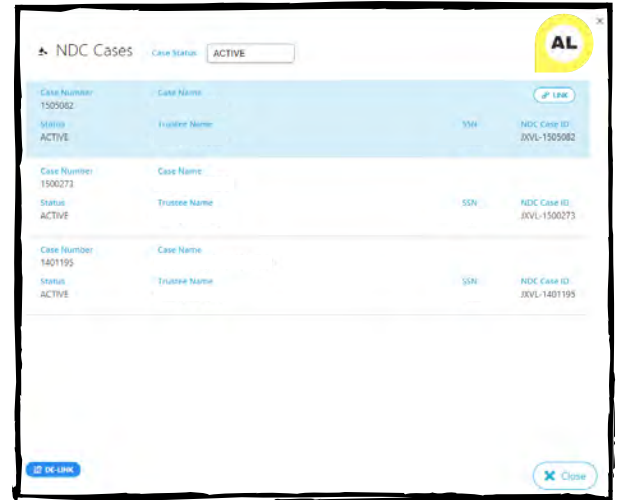
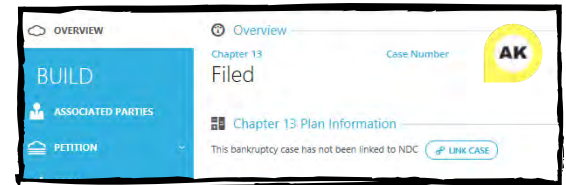
## Linking a Case:

1) Within a filed Chapter 13 case, click the blue **OVERVIEW** button in the blue left-hand side panel.

2) Under the Chapter 13 Plan Information section, click the blue **LINK CASE** button. This will open a new dialogue window with a list of all the cases connected to your NDC account (see figure AK).

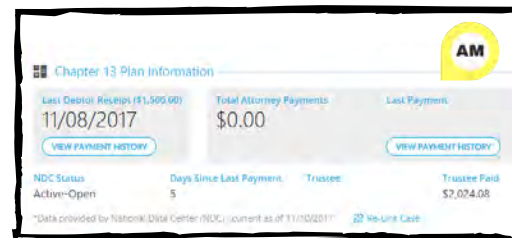
*Note: Sensitive information in screenshots have been blocked.*

3) Hover over the desired case until it turns blue, then click the blue **LINK** button in the top right corner (see figure AL). Your NDC case is now connected to your Jubilee case.



## Re-Linking a Case:

1) If your case is linked to the wrong NDC case, click the **OVERVIEW** button in the blue left-hand side panel in the desired case.



2) Under the Chapter 13 Plan Information section, click the blue **Re-Link Case** button (see figure AM). Once clicked, a new dialogue window will open.

3) Hover over the desired case until it turns blue, then click the blue **LINK** button in the top right corner (see figure AL, sensitive information has been blocked). The NDC case is now connected to your Jubilee case.

## De-Linking a Case:

1) If you do not want an NDC case associated with your case, you can de-link it by clicking **OVERVIEW** in the blue left-hand side panel in the desired case.

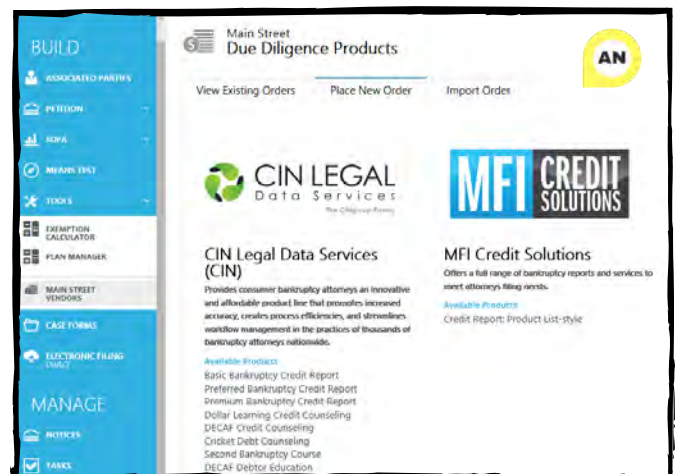
2) Under the Chapter 13 Plan Information section of the page click on the blue **Re-Link Case** button (see figure AM). Once the new dialogue window opens, click the blue **DE-LINK** button located at the bottom left (see figure AL, sensitive information has been blocked). Your case is now disconnected from NDC.

## Ordering a Credit Report:

1) Inside a case, in the blue left-hand side panel, click on **TOOLS**, then on **MAIN STREET VENDORS** in the drop-down menu.

*Note: If you have not entered your credentials yet, you can do so by clicking on the **Credentials** tab in the top right of the page. Hit the **+NEW** button, fill out the dialogue window and hit **Save & Close**.*

2) Click on the **Place New Order** tab and choose the desired vendor (see figure AN). Fill out the order details and click the blue **Place Order** button in the bottom right. The View Existing Orders tab is where the order will appear when processed.





## Importing a Credit Report:

1) After a credit report order has been placed, the data can be imported by clicking on **TOOLS** (in

the desired case) then on **MAIN STREET VENDORS** in the drop-down menu.

2) On the View Existing Orders tab, hover over the order you want to import and, to the right side, click on the blue **IMPORT CREDIT REPORT DATA** button (see figure AO).

*Note: To view or download the PDF version of the credit report, hover over the order, then click the blue **VIEW CREDIT REPORT PDF** button on the right side (see figure AO).*

3) If you want to import all the creditors, click the blue **Select All** button at the bottom right. If you only want some, check the checkbox for the creditors you want to import. When the creditors are selected, click the blue **Import Selected** button at the bottom right (see figure AP).

*Note: If you check the checkbox next to **Add to Contact List as Noticing Party**, it will do so when the creditors are being imported (see figure AP).*

4) When Jubilee is done importing the selected creditors, in the blue left-hand side panel, click on **PETITION**. In the drop-down menu, click on **CREDITORS**. All the imported creditors are grouped by type (Secured, Priority or Unsecured) and the noticing parties have been added to your contact list as a noticing party (see figure AQ).

Creditor	Secured	Priority	Unsecured	Amount
American Bank Of	✓	✓	✓	\$0.00
Carmax Auto Finance	✓	✓	✓	\$14,106.00
Chase Auto Finance	✓	✓	✓	\$16,868.00
Chase Auto Finance	✓	✓	✓	\$0.00
Chase Mfg	✓	✓	✓	\$1,135,708.00
Chase Mfg	✓	✓	✓	\$748,225.00
Chase Mfg	✓	✓	✓	\$564,870.00
Chase Mfg	✓	✓	✓	\$493,310.00
Chase Mfg	✓	✓	✓	\$1,135,708.00

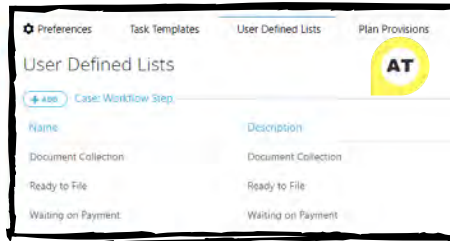
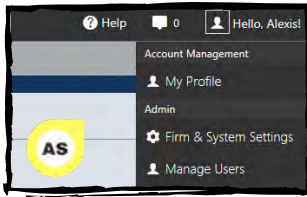
**SECURED CREDITORS TOTAL: \$4,403,876.00**

## Setting a Workflow Step:

1) Inside a case, click on **PETITION** in the blue left-hand side panel. In the drop-down menu, hit the **GENERAL INFORMATION** button. Under the Details tab, click on the box labeled **Workflow Step**. In the drop-down menu, choose the option that reflects what stage your case is at (see figure AR).

*Note: To customize the drop-down menu for Workflow*





Step (e.g., Waiting on Payment, Document Collection, Ready to File), click the **Profile Menu** in the top right corner then hit **Firm & Systems Settings** (see figure AS). In the blue left-hand side panel, click on **FIRM PREFERENCES & DEFAULTS** then on the **User Defined Lists** tab. Scroll down to the section called Case: Workflow Step and click the blue **+ADD** button (see

figure AT). Create the option you want in drop-down menu and hit **Save & Close**.

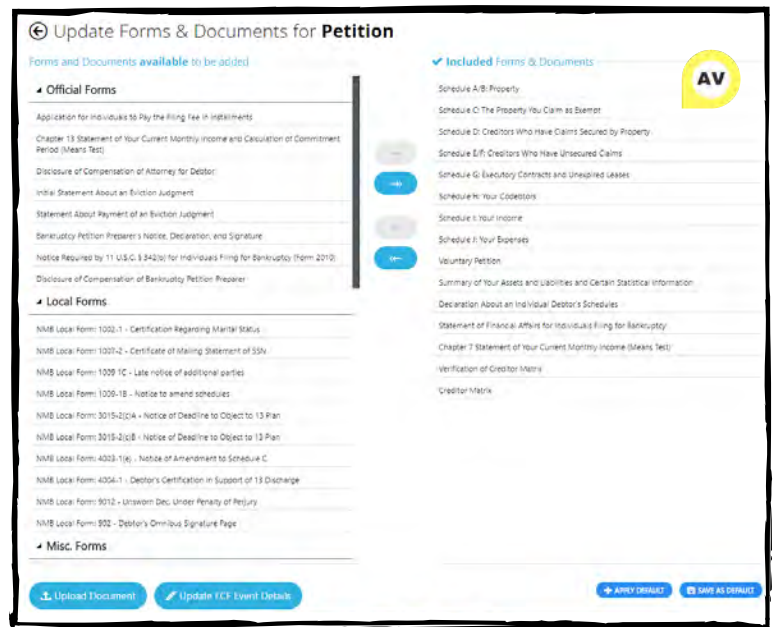
## Setting Defaults:

### Forms:

1) Inside a case, click on the blue **ELECTRONIC FILING** button in the left-hand side panel and hover over the section labeled **Petition** until it turns blue. Click the **MODIFY INCLUDED FORMS** button (see figure AU).



2) Chose the forms you want in the Included Forms & Documents section by adding or removing them (see figure AV). Once the desired forms are selected, they can be rearranged in the desired order.

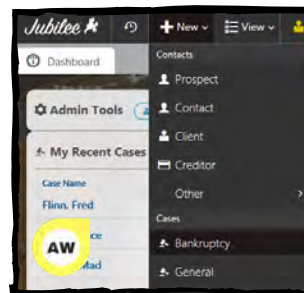


*Note: To add forms to the Included Forms & Documents section, click the forms in the Forms and Documents available to be added section that need to be moved (see figure AV). Click the blue, single arrow pointing to the right. The selected forms will be moved to the section labeled Included Forms & Documents. To remove forms, click the forms you don't want in the Included Forms & Documents section and hit the blue, single arrow pointing to the left. The selected forms have now been moved to the section labeled Form and Documents available to be added. To rearrange forms in the Included Forms and Documents section, click and drag the form to the desired arrangement.*

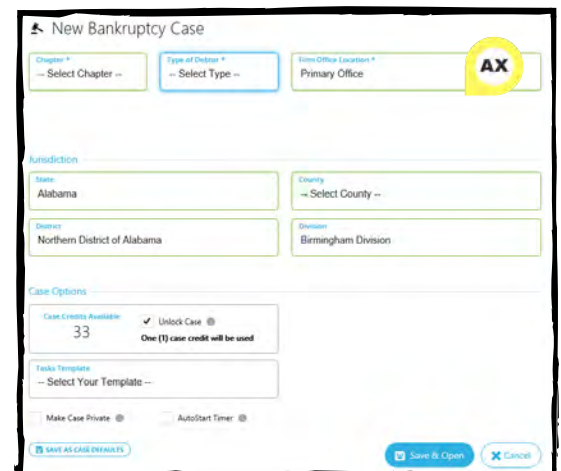
3) Once the desired forms are chosen and arranged in order, hit the **SAVE AS DEFAULT** button at the bottom right of the page (see figure AV).

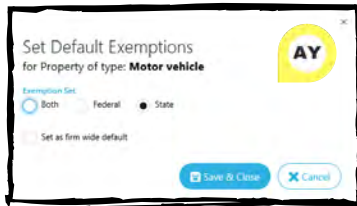
### Filing Jurisdictions:

1) Setting a default jurisdiction can be done when creating a new case. Click the **+New** button in the taskbar (top left corner), then hit **Bankruptcy** (see figure AW).



2) In the new dialogue window, fill out the Jurisdiction section. In the bottom, left corner, hit the blue **SAVE AS CASE DEFAULT** button (see figure AX).





### Exemptions:

1) To set default exemptions, inside a case, click on the blue **PETITION** button to the left-hand side panel. In the drop-down menu, hit **PROPERTY**.

2) Choose a piece of property (an asset from the Real Estate, Vehicle, Household Items, etc. tabs). Once the property is chosen, click on the **Exemptions** tab and add the exemptions you want to save as a default by clicking the blue **+ADD** button.

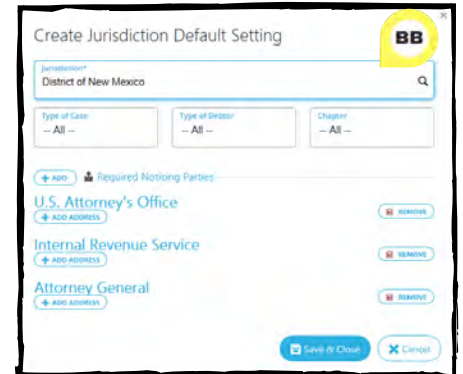
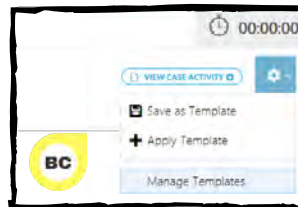
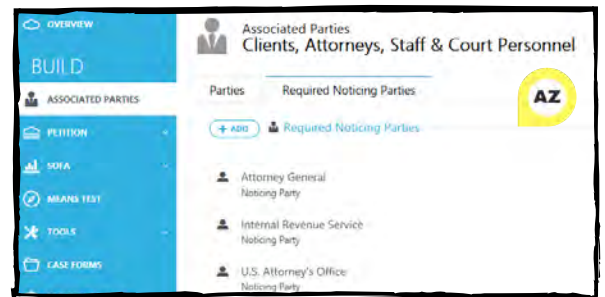
3) Click the blue **SAVE AS DEFAULT** button on the right and fill out the new dialogue window (see figure AY).

*Note: Default exemptions cannot be set for Real Property assets that are not defined as Principal Residence (homestead).*

### Required Noticing Parties:

1) Inside a case, click on the blue **ASSOCIATED PARTIES** button in the left-hand side panel then on the **Required Noticing Parties** tab (see figure AZ).

2) Click the blue **SAVE AS DEFAULT NOTICING PARTIES** button to the right side (see figure BA) and fill out the dialogue window (see figure BB). Filters can be added if you want the parties to only be applied to a certain type of case, debtor and/or chapter). Add parties by clicking the blue **+ADD** button next to the Required Noticing Parties section and remove parties by clicking the blue **REMOVE** button next to the party (see figure BB). Hit **Save & Close** once all parties have been added.

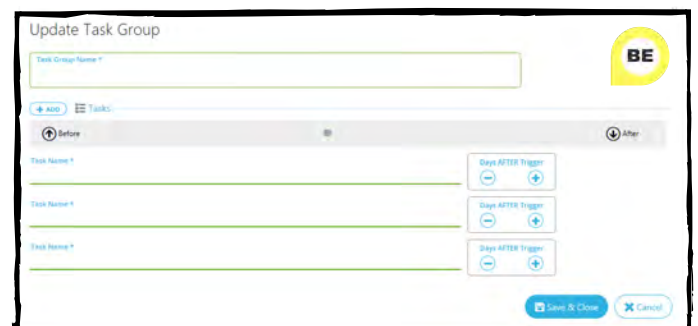
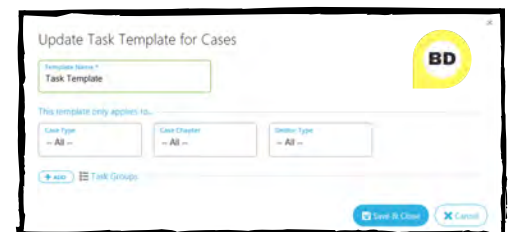


### Tasks:

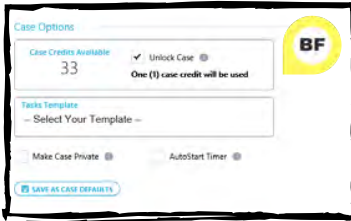
1) To set a list of default tasks, inside a case, click on **TASKS** (under the MANAGE section) in the blue left-hand side panel. Click on the gear icon to the right of the page and in the drop-down menu, hit **Manage Templates** (see figure BC).

2) In the top left corner, hit the **+NEW** button, fill out the new dialogue window and click **Save & Close**.

3) Once closed, click on the task template you created. At the bottom of the dialogue window, more options have become available (see figure BD). To add a task group, click the **+ADD** button next to the section. Fill out the dialogue window by adding a task group name and tasks (see figure BE). Once done, hit **Save & Close**, then on the main dialogue window hit **Save & Close**. The task template is now ready to be added to any case.



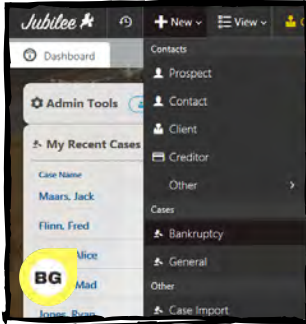
*Note: When adding tasks, a movable section bar can be placed before or after certain tasks. To learn more about this, hover over the I icon in the middle of the bar (see figure BE).*



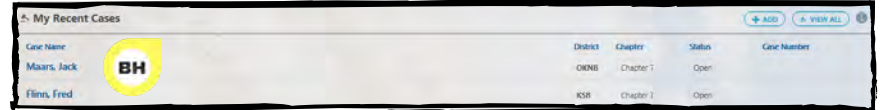
## Starting a New Case:

*Note: For Jubilee subscriptions a Case Options section is in the dialogue window when creating a case (see figure BF). By default, the box is checked to unlock the case, using a case credit. Unchecking this box will not use a case credit and the forms will print with a Draft watermark.*

There are three places a new bankruptcy case can be created:



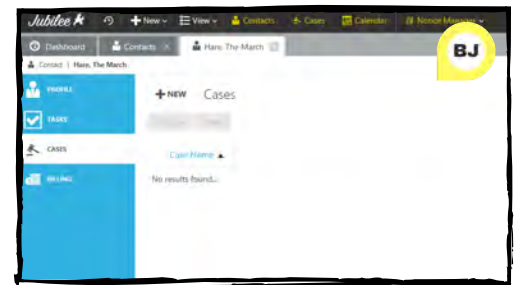
1) On the taskbar, at the top of the page, hit the **+New** button. In the drop-down menu, under the section labeled Cases, click on **Bankruptcy** (see figure BG). A new dialogue window will open where you can begin your case.



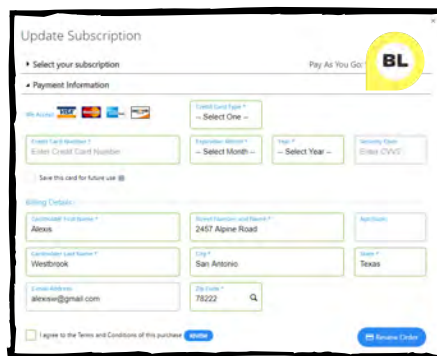
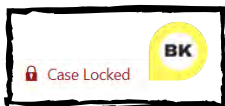
2) On the dashboard, in the My Recent Cases section, click the blue **+ADD** button on the right side (see figure BH). Click on Bankruptcy (see figure BI) and a new dialogue window will open where you can begin your case.



3) On the taskbar at the top of the screen click on the **Contacts** button. This takes you to a list of all the contacts that have been entered in Jubilee. Click on the desired contact you would like to start a case for and on the blue left-hand side panel, click the **CASES** button (see figure BJ). From here, click the **+NEW** button in the top left of the page and on the new dialogue window, click the **Bankruptcy** button (see figure BI). A new dialogue window will open where you can start your case.



*Note: If you decide to start a new case from here, the debtor's information will automatically be pulled into the case.*



## Unlocking a Case:

### Pay Per Case Method:

*Note: With this license, all cases that are created are automatically locked and the official forms will print with the draft watermark.*

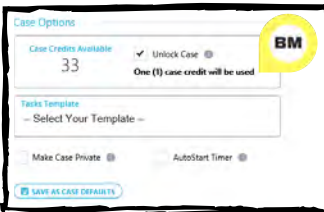
1) Within the case, click on the red **Case Locked** button at the top of the page (see figure BK). In the

new dialogue window, click **One-Time** for the Subscription Type then on the **Pay As You Go** box.

2) Enter your credit card information (the Billing Details section will automatically pull in your account information), check the box agreeing to the terms and conditions, then click the blue **Review Order** button in the bottom right (see figure BL). The payment will be processed immediately and the case will be unlocked and the watermark removed.

### Subscription Method:

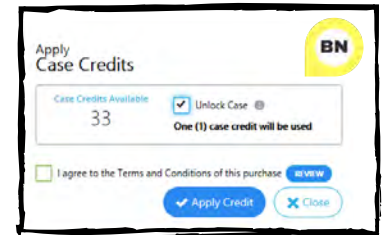
*Note: When creating a new case, there is an option to unlock the case immediately, using one of your case credits (see figure BM).*





1) Inside a case, click on the red **Case Locked** button at the top of the page (see figure BK). A new dialogue window will open.

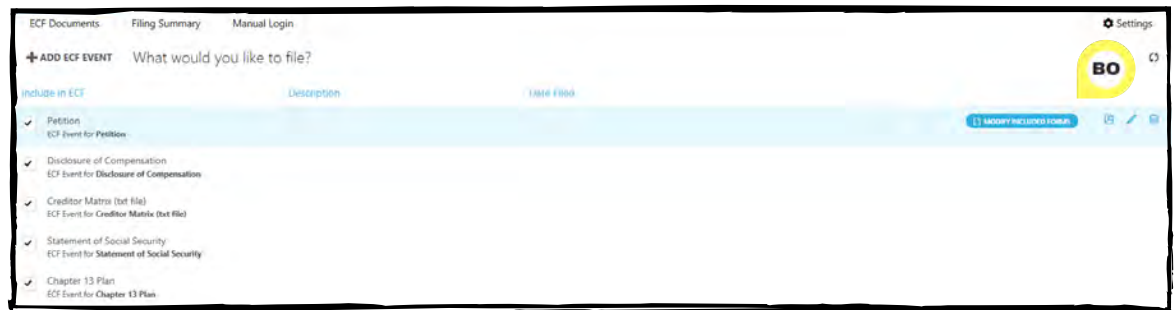
2) To use an available case credit, check the box agreeing to the terms and conditions, then click the blue **Apply Credit** button (see figure BN). The case will then be unlocked and the watermark removed.



*Note: If you have run out of case credits to use, a dialogue window will open where cases can be purchased in blocks of ten.*

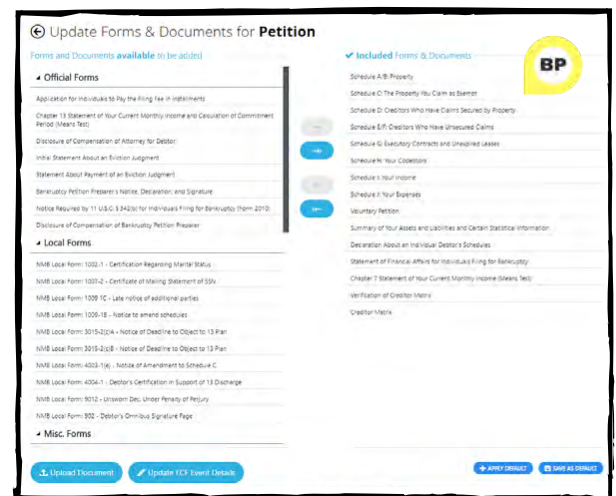
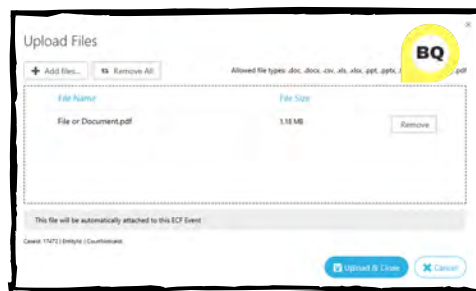
## ⤴ Uploading Forms & Documents:

1) Inside a case, click on the blue **ELECTRONIC FILING** button in the left-hand side panel. Hover over the desired ECF Event you want a form or document uploaded to until it turns blue, then click the blue **MODIFY INCLUDED FORMS** button (see figure BO).

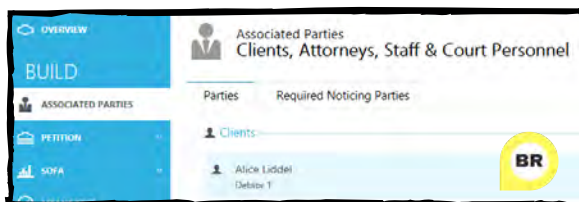


2) At the bottom left of the page, click the blue **Upload Document** button (see figure BP).

3) In the new dialogue window, click **Add files...** in the top left (see figure BQ). Select the file or document you want to upload. Once chosen, hit the blue **Upload** & **Close**.



*Note: Any forms or documents under the Included Forms & Documents section can be rearranged by preference (see figure BP).*



## ⤴ Adding Income for a Non-Filing Spouse:

*Note: To add income for a non-filing spouse the debtor's status needs to be set to married and the spouse added as a contact. To change the marital status and add the spouse as a contact, proceed to step one. If both have already been completed, skip to step four.*

1) To set the debtor's status to married, inside a case, click the blue **ASSOCIATED PARTIES** tab in the left-hand side panel. On the Parties tab, under the Clients section, click on the debtor's name (see figure BR). A new dialogue window will open.

2) On the new dialogue window, click on the **Details** tab. On the Personal Info subtab, in the section called Marital Status & Details, click on the **Marital Status** box. In the drop-down menu, click **Married**. A new box, called Spouse, will appear (see figure BS).

3) To add a spouse that has already been added as a contact, type their name in the box, then click on the contact when Jubilee finds it. To add a spouse as a new contact, click the + button, fill out the new dialogue window, then hit the blue **Save & Close** button in the bottom right. Once the marital status and spouse have been entered, hit **Save**.

4) To add income for a non-filing spouse, inside a case, click on the blue **MEANS TEST** button in the

left-hand side panel then click on the **Current Monthly Income** tab (see figure BT). Select the type of income you want to add then click on the tab with the non-filing spouse's name. Hit the **+NEW** button in the left corner of the page to add the income.

### Ⓐ Entering Your ECF Login & Password:

1) Inside a case, click on the blue **ELECTRONIC FILING** button in the left-hand side panel then click on the **Settings** tab in the right corner. Click on the **Logins** subtab and hit the **+NEW** button to the left of the page to add a new ECF login and

password (see figure BU). Fill out the new dialogue window and hit **Save & Close** (see figure BV).

*Note: Jubilee saves your ECF Login and Password information for multiple jurisdictions.*

### Ⓐ Printing Forms:

1) Within the desired case, click on the **CASE FORMS** button in the blue, left-hand side panel. Select the form you want to print by checking the box next to it (see figure BW). Once the form is selected, click the blue **View** button. In the new dialogue window, click the **Print** button located in the top right corner (see figure BX).

*Note: To print more than one form at a time, instead of clicking the View button, click the blue **PDF** icon in the top left of the screen (see figure BW). Make sure you are scrolled to the top of the page to see the PDF button. This button will generate the forms into a PDF that can be saved, opened and printed.*

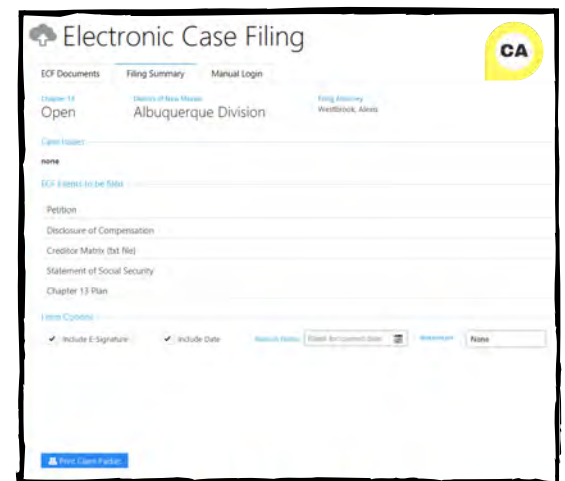
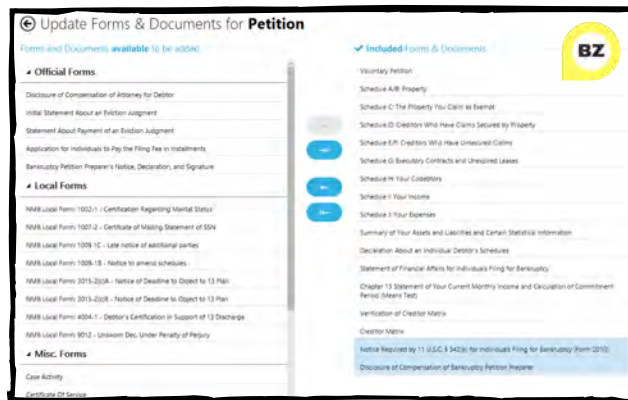
### Ⓐ Printing a Client Packet:

1) To print a client packet, inside a case, click on the blue **ELECTRONIC FILING** button in the left-hand side panel. In the section labeled Include in ECF, check the boxes next to the ECF Events you want to print in the client packet (see figure BY).

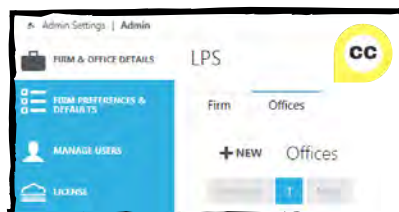
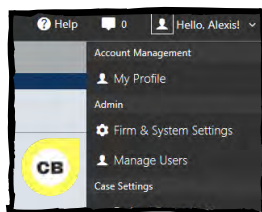
Note: To create a new ECF Event, click the **+ADD ECF EVENT** button in the top left corner (see figure BY). To exclude an ECF Event, uncheck the box next to it. To remove specific forms inside an ECF Event, hover over the event until it turns blue, then click the blue **MODIFY INCLUDED FORMS** button. Select the form you want to exclude in the Included Forms & Documents section, then hit the blue, single arrow pointing to the left (see figure BZ). It has now been moved to the Forms and Documents available to be added section. To get back to the ECF Documents tab, click the black, left pointing arrow in the top left corner of the page (see figure BZ).



2) Click the **Filing Summary** tab and check the section called ECF Events to be filed to confirm what will be included in the client packet (see figure CA). Select the appropriate

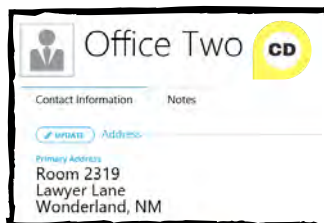


settings in the Form Options section, then click the blue **Print Client Packet** button in the bottom left corner of the page (see figure CA). The packet will begin to generate and download. Once it is saved, it can be opened and printed.



#### Adding an Office:

1) To add an additional office to your Jubilee account, click on the **Profile Menu**, then click on **Firm & System Settings** in the drop-down menu (see figure CB). On the FIRM & OFFICE DETAILS page, click on the **Offices** tab (see figure CC). To add



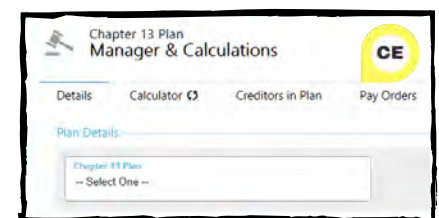
an office, click the **+NEW** button in the left corner of the page (see figure CC). Fill out the new dialogue window and hit **Save & Close**.

Note: To add or change an address to an existing office, click the office name and in the new dialogue window, hit the blue **UPDATE** button next to the Address section and input the desired information (see figure CD).

#### Manually Assign a Creditor to a Chapter 13 Plan Section:

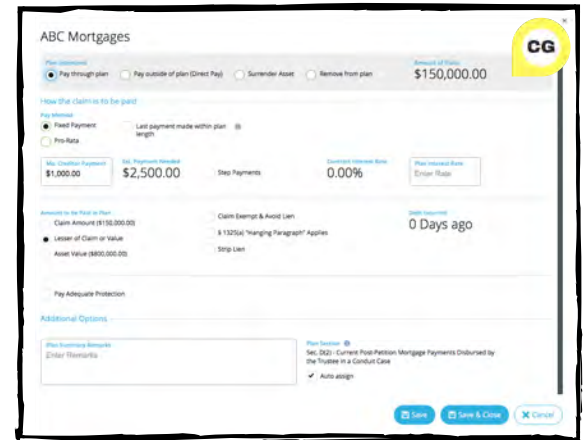
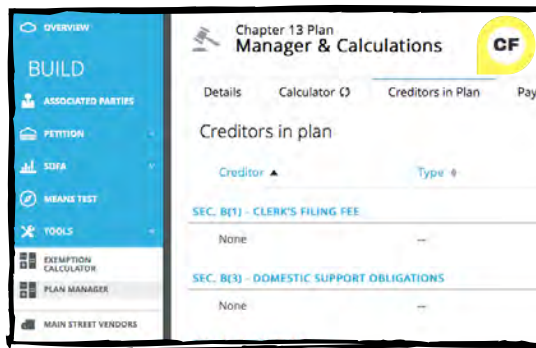
There are two places where you can manually assign a creditor.

Note: A plan must be selected before the creditor can be manually assigned to a different section. If this has not been done, inside a case, click on the blue **TOOLS** button in the left-hand panel then on **PLAN MANAGER** in the drop-down menu. On the Details tab, under the Plan Details section, click on the **Chapter 13 Plan** box and choose the plan you want (see figure CE).

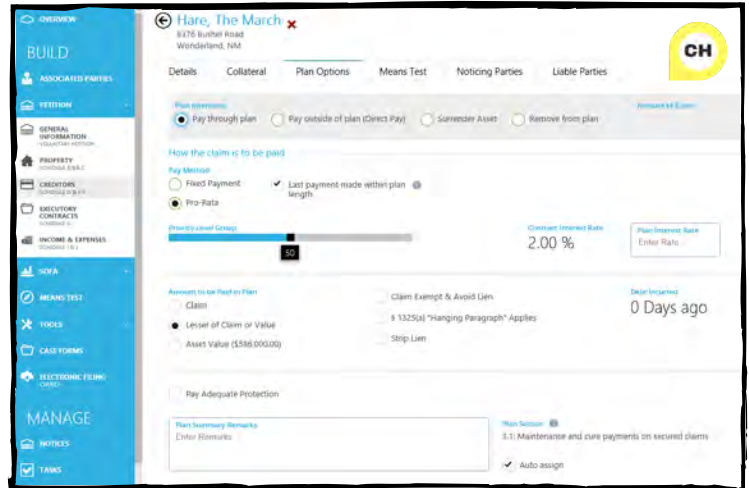




1) In a case, on the left-hand side, click the blue **TOOLS** button, then on **PLAN MANAGER** in the drop-down menu. Click on the tab called **Creditors in Plan** (see figure CF), then on the desired creditor you want to assign to a different section. At the bottom right of the new dialogue window, there is an area called Plan Section (see figure CG). Uncheck the **Auto assign** box and a Plan Section box will appear. Click on this box and select the new location for the creditor.

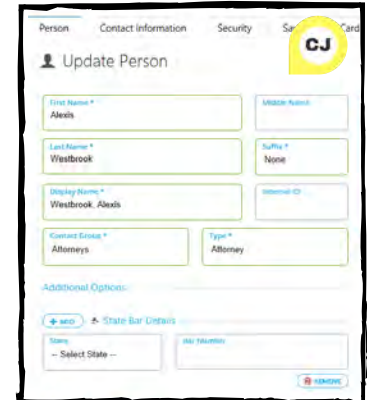
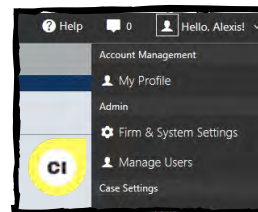


2) Inside a case, click on the **PETITION** button in the blue, left-hand side panel, then on **CREDITORS** in the drop-down menu (see figure CH). Select the creditor you want to manually assign to a different Chapter 13 plan section. Once the creditor is chosen, click on the **Plan Options** tab at the top of the page. Under the section labeled Additional Options, uncheck the **Auto assign** box (see figure CH). A Plan Section box will appear where you can select the new location for the creditor.



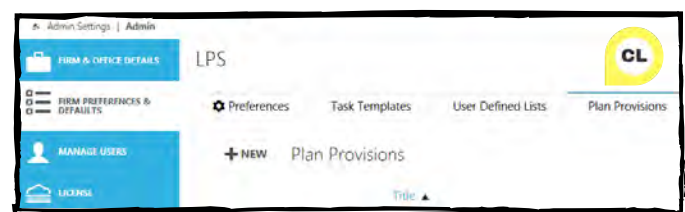
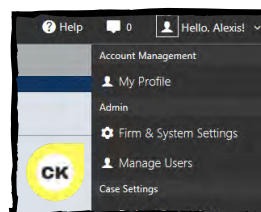
## Adding My Attorney Bar Number:

1) To add an attorney bar number, click the **Profile Menu** in the top right corner, then on **My Profile** in the drop-down menu (see figure CI). On the Person tab, there is a section called State Bar Details (see figure CJ). Select the state and enter your bar number. To add another bar number, hit the blue **+ADD** button. To remove one, hit the blue **REMOVE** button next to the desired one.



## Adding Special Chapter 13 Plan Provisions:

1) To add a special Chapter 13 plan provision, click on the **Profile Menu**, then on **Firm & System Settings** in the drop-down menu (see figure CK). In the blue, left-hand side panel, click on **FIRM PREFERENCES & DEFAULTS**, then on the **Plan Provisions** tab. Hit the **+NEW** button in the left corner of the page to create a new plan provision (see figure CL). Fill out the new dialogue window and hit **Save & Close**.



For more information on how to do different tasks in Jubilee, feel free to contact us. Continue scrolling down for our contact, tutorial videos, websites and social media information.

# CONTACT INFORMATION

LegalPRO Systems, Inc.  
12042 Blanco Rd #308, San Antonio, TX 78216  
(210) 561-5300  
7:30-6:30 Central Time, Monday-Friday

Click on the **bold text** to go directly to each website.

## Tech Support

### **Support Email:**

[support@legal-pro.com](mailto:support@legal-pro.com)

Email us with questions, comments or concerns. If immediate assistance is needed, please call us at (210) 561-5300.

### **Tutorial Videos:**

<https://jubileebk.com/tutorial-videos>

These how-to videos are located on our Jubilee website.

### **Forum:**

<http://forum.legal-pro.com>

On our Forum, you can post a question or look at previous questions we have answered.

**YouTube Channel:** [https://www.youtube.com/channel/UCxmiUD-xM\\_IJUOeWG\\_WO\\_wA](https://www.youtube.com/channel/UCxmiUD-xM_IJUOeWG_WO_wA)

Subscribe and be notified when new videos are posted and have first access to it before it goes on our Jubilee website.

## Websites

### **LegalPRO:**

<https://legal-pro.com>

On our main website is where you can find a list of our products, client testimonials, meet the LegalPRO team, pricing and other related information.

### **Jubilee:**

<https://jubileebk.com>

This is where you can find tutorial videos, instructional PDF's, pricing, features, and other information about Jubilee.

### **Jubilee Application:**

<https://jubileebk.net>

This link will take you to the Jubilee application log in page.

## Social Media

### **Facebook:**

<https://www.facebook.com/legalprosystems>

Like us on Facebook to see new videos, conferences we are attending, updates, special offers and contests.

### **Twitter:**

<https://twitter.com/legalprosystems>

Follow us on Twitter to see new videos, conferences we are attending, updates, special offers and contests.





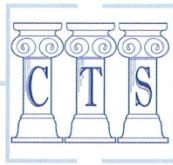
**CORRAL TRAN SINGH, LLP**  
ATTORNEYS AT LAW

1010 LAMAR STREET  
11<sup>TH</sup> FLOOR, SUITE 1160  
HOUSTON, TEXAS 77002  
(P) 832.975.7300  
(F) 832.975.7301

**CONSUMER BANKRUPTCY CONSULTATION CHECKLIST**

*Please bring the following items for your initial consultation. Please note that each of the items set forth below (except #1 and #2) can be sent to us prior to your initial consultation either by uploading through your MyCase Client Portal, sending by e-mail at [info@ctsattorneys.com](mailto:info@ctsattorneys.com), or by fax at (832) 975-7301. Please navigate to our website at [www.ctsattorneys.com](http://www.ctsattorneys.com) for additional resources and information.*

1. Picture Identification (i.e., driver's license)
2. Social Security Card or Taxpayer Identification (TIN)
3. CTS Consumer Bankruptcy Homework Packet (completed)
4. CIN Legal Data Services' Consumer Authorization and Release Form
5. Income Information:
  - (a) Bank Statements for the past 6 months (*for all accounts with your name*)
  - (b) Voided Check or Direct Deposit Authorization Form
6. Proof of Income:
  - (a) Pay Stubs for the past 6 months (*from all employers*)
  - (b) Pay Stubs for the past 6 months for your spouse (*if married, from all employers*)
  - (c) Pension or Retirement Income
  - (d) Social Security Income (*i.e., letter from Social Security Administration*)
  - (e) Child Support and/or Court Order for Alimony
  - (f) Unemployment Compensation
7. Tax Returns for the past 3 years (2017, 2018 and 2019)
8. Property Information:
  - (a) Mortgage Statement (most current), as well as the following:
    - (i) Property Tax Statements
    - (ii) County Appraisal District Valuation
    - (iii) Homeowners Insurance
    - (iv) Homeowners Association Dues Statement (*if applicable*)
  - (b) Vehicle Statement (most current which also reflects balance on loan), as well as the following:
    - (i) Auto Insurance (reflecting full coverage and lienholder as loss payee)
    - (ii) Vehicle Valuation (Edmunds | Kelley Blue Book | NADA)
9. If you own a DBA or a business, each of the following:
  - (a) Profit and Loss Statements for the past 6 months
  - (b) Business Bank Statements for the past 6 months
  - (c) List of Monthly Business Income
  - (d) List of Monthly Business Expenses
  - (e) Copy of 940/941 Tax Returns (*if applicable*)
  - (f) Copy of all Business Delinquent Taxes (*i.e., sales tax; franchise tax; TABC*)
10. Copy of all agreements which you are personally obligated
11. Credit Counseling Certificate (*can be taken after initial consultation*)



**CORRAL TRAN SINGH, LLP**  
ATTORNEYS AT LAW

**BANKRUPTCY HOMEWORK PACKET**

CLIENT INFORMATION							
<b>Primary Debtor</b> <input type="checkbox"/> Male <input type="checkbox"/> Female				<b>Spouse / Joint Debtor</b> <input type="checkbox"/> Male <input type="checkbox"/> Female			
_____ Last	_____ First	_____ Middle	_____ Jr./Sr.	_____ Last	_____ First	_____ Middle	_____ Jr./Sr.
_____ Home Address				_____ Home Address (if different from Primary Debtor)			
_____ Mailing Address (if different from Home Address)				_____ Mailing Address (if different from Primary Debtor)			
_____ City		_____ State		_____ City		_____ State	
_____ Zip				_____ Zip			
_____ County of Residence				_____ County of Residence			
_____ Social Security / Tax Identification Number				_____ Social Security / Tax Identification Number			
_____ Date of Birth				_____ Date of Birth			
_____ Driver's License Number		_____ State Issued		_____ Expiration Date		_____ Driver's License Number	
_____ State Issued		_____ Expiration Date		_____ State Issued		_____ Expiration Date	

CONTACT DETAILS			
Home: _____		Spouse Work: _____	
Debtor Work: _____		Spouse Cell: _____	
Debtor Cell: _____		Spouse E-Mail: _____	
Debtor E-Mail: _____		_____	

ALIASES / OTHER NAMES USED IN THE LAST 8 YEARS			
<b>Primary Debtor</b>		<b>Spouse / Joint Debtor</b>	
_____ Alias / Other Name	_____ Date(s) Used	_____ Alias / Other Name	_____ Date(s) Used
_____ Alias / Other Name	_____ Date(s) Used	_____ Alias / Other Name	_____ Date(s) Used

DBA'S USED IN THE LAST 8 YEARS			
<b>Primary Debtor</b>		<b>Spouse / Joint Debtor</b>	
_____ DBA	_____ Date(s) Used	_____ DBA	_____ Date(s) Used
_____ DBA	_____ Date(s) Used	_____ DBA	_____ Date(s) Used

FILING INFORMATION					
<b>Please Check:</b> <input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> Partnership <input type="checkbox"/> Other ( <i>specify</i> ) _____			<b>My debts are:</b> <input type="checkbox"/> Non-Business (Consumer) <input type="checkbox"/> Business		
<b>Marital Status:</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Life Partner <input type="checkbox"/> Common Law <input type="checkbox"/> Engaged <i>If married, please complete Spouse / Joint Debtor sections, even if your spouse is not filing.</i> <i>If married, do you and your spouse maintain separate households?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No					
<b>Have you lived at your current address for at least the past 180 days?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If no, please list prior address(es) and dates at those addresses:</i> _____ _____					
<b>Reason for interest in filing for bankruptcy (check all that apply):</b> <input type="checkbox"/> Foreclosure <input type="checkbox"/> Repossession <input type="checkbox"/> Credit Cards <input type="checkbox"/> Medical Bills <input type="checkbox"/> Other: _____					
<b>Have you ever filed for bankruptcy before?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, provide the following for each case filed:</i>					
<b>Chapter</b>	<b>Location (City, State)</b>	<b>Date Filed</b>	<b>Case Number</b>	<b>Debtor Name(s)</b>	<b>Discharged/ Dismissed?</b>
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
<b>Have you and your spouse filed taxes for the last 3 years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If no, what years were unfiled?</i> _____					
<b>Income before taxes for the last 3 years and year-to-date for this year:</b> 2017: \$ _____   2018: \$ _____   2019: \$ _____   2020 (Year-to-date): \$ _____					

PEOPLE YOU SUPPORT			
Name of Dependents <small>(i.e., children, parents, grandchildren, etc.)</small>	Age	Relationship	Is the dependent living with you?
1)			<input type="checkbox"/> No <input type="checkbox"/> Yes
2)			<input type="checkbox"/> No <input type="checkbox"/> Yes
3)			<input type="checkbox"/> No <input type="checkbox"/> Yes
4)			<input type="checkbox"/> No <input type="checkbox"/> Yes
5)			<input type="checkbox"/> No <input type="checkbox"/> Yes
6)			<input type="checkbox"/> No <input type="checkbox"/> Yes
7)			<input type="checkbox"/> No <input type="checkbox"/> Yes

**PLEASE NOTE:**

*Please provide a response for every question below. Do not leave any blanks.  
If the question does not apply to you, do not leave blank, write “N/A” or “None” in the space provided.*

**ITEMS THAT YOU OWN**

<b>Accounts</b>	<b>Institution</b> <i>(i.e. Bank of America)</i>	<b>Value</b> <i>(i.e. \$500)</i>	<b>Is anyone other than you listed on the account?</b>
Checking Account		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Checking Account #2		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Savings Account		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Savings Account #2		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Online Account <i>(i.e. PayPal, Venmo, etc.)</i>		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Online Account #2 <i>(i.e. PayPal, Venmo, etc.)</i>		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Any cash not in an Account		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
CD's/Money Market Account		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
Security Deposits <i>(Rental or Utility)</i>		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes
<u>Any</u> Other Accounts Your Name is On <i>(specify):</i> _____		\$	<input type="checkbox"/> No <input type="checkbox"/> Yes

<b>Gift Cards</b>	<b>Description</b> <i>(i.e. Visa, gas, restaurant, store, etc.)</i>	<b>Value</b> <i>(i.e. \$500)</i>
Gift Card		\$
Gift Card #2		\$
Gift Card #3		\$

<b>Loyalty Program Memberships</b>	<b>Description</b> <i>(i.e. hotel, airline, casino, etc.)</i>	<b>Value</b> <i>(i.e. \$500)</i>	<b>Points Accumulated</b> <i>(i.e. 50,000 miles)</i>
Loyalty Program		\$	
Loyalty Program #2		\$	
Loyalty Program #3		\$	

<b>Household Goods and Furnishings</b>	<b>How Many?</b>	<b>Value</b> <i>(i.e. \$300)</i>	<b>Ownership</b> <i>(i.e. 50%)</i>	<b>Do you owe money on the items?</b>
Cell Phone & Accessories		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Tablet & Accessories <i>(i.e. iPad, Surface, Kindle, etc.)</i>		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Television		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Sound Bar		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Entertainment Center		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Stereo Receiver		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
DVD Player		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
VCR		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
CD Player		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Speakers		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Bluetooth Speaker <i>(i.e. Beats Pill, Apple Home Pod, etc.)</i>		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Computer / Laptop & Accessories		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Printer		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Scanner		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Camera & Accessories		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)

Household Goods and Furnishings	How Many?	Value (i.e. \$300)	Ownership (i.e. 50%)	Do you owe money on the items?
Home Security Camera		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Video Doorbell		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Sofa / Loveseat / Sectional		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Recliner		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Coffee Table		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
End Tables		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Lamps		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dining / Dinner Table		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dining Chairs		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Stove / Oven		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dishwasher		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Microwave		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Refrigerator		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Freezer		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Small Appliances (i.e. toaster oven, blender, Keurig, etc.)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dishware (i.e. pots, pans, dishes)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
China		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Kitchen Items		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Bed		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dresser		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Armoire		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Nightstand		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Mirror		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Rugs		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Bathroom Items (i.e. plunger)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Washing Machine		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Dryer		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Miscellaneous Household		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Linens (i.e. sheets, towels)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Sports Equipment (i.e. basketball and goal, golf clubs, etc.)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Hobby Equipment (i.e. sewing machine, craft supplies, etc.)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Other (specify): _____		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)

Books, Pictures, Art and Other Collectables	How Many?	Value (i.e. \$300)	Ownership (i.e. 50%)	Do you owe money on the items?
Books		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Pictures		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Art / Paintings		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Coin Collection / Stamp Collection		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Miscellaneous Household Decorations (i.e. décor, holiday)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Other (specify): _____		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)

Clothing, Jewelry and Firearms	How Many?	Value (i.e. \$300)	Ownership (i.e. 50%)	Do you owe money on the items?
Everyday Clothes / Apparel		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Designer Clothes / Apparel		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Accessories (i.e. hat, scarf, gloves)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Shoes		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Purses		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Fur Coats		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Leather Coats		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
All Eyewear (including eye glasses, reading glasses, sunglasses, etc., whether prescription or not)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Watches & Accessories		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Rings		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Earrings		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Bracelets		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Other (specify): _____		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Firearm (Make: _____ / Model: _____)		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Firearm Accessories & Ammunition		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Other (specify): _____		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)

Motorcycles, Trailers and Boats	How Many?	Total Value (i.e. \$300)	Ownership (i.e. 50%)	Do you owe money on the items?
Motorcycles		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Trailers		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Mobile Homes		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Boats		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Aircraft		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
ATVs / UTVs / Golf Carts		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Jet Ski		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)
Other (specify): _____		\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes (\$_____)

Investments and Insurance Policies	Institution (i.e. Bank of America)	Value (i.e. \$500)	Ownership (i.e. 50%)
Annuities		\$	%
401(k) or Retirement Account		\$	%
Pension Plans		\$	%
Stocks (Name of Company: _____)		\$	%
Interest in any Business		\$	%
Bonds		\$	%
Insurance Policy (cash out value)		\$	%
Franchises / Licenses		\$	%
Patents / Copyrights		\$	%
Other (specify): _____		\$	%

Miscellaneous	How Many?	Value (i.e. \$300)	Ownership (i.e. 50%)
Pets—Specify Type (dogs, cats, birds, etc.): _____		\$	%
Season Tickets		\$	%
Anything not listed above (specify): _____		\$	%

Business	How Many?	Value (i.e. \$300)	Ownership (i.e. 50%)
Farm Animals		\$	%
Farm Equipment		\$	%
Farm Crops		\$	%
Trust		\$	%
Tools of Trade		\$	%
Office Equipment		\$	%
Inventory		\$	%
Other (specify): _____		\$	%

Amounts Owed to You	Years (i.e. 2018, 2019)	Total Value (i.e. \$300)	Ownership (i.e. 50%)
Tax Refund		\$	%
Child Support		\$	%
Alimony		\$	%
Unpaid Wages or Loans		\$	%
Judgments or Settlements		\$	%
Other (specify): _____		\$	%

Claims   Disputes (List all Claims   Disputes against third parties, whether or not you have filed a lawsuit or made a demand for payment)	Court	Attorney	Total Value (i.e. \$300)
Car Accident			\$
Employment			\$
EEOC			\$
Insurance			\$
Medical			\$
Other (specify): _____			\$

ITEMS NOT OTHERWISE LISTED ABOVE VALUED AT \$600 OR MORE		
Type	Description	Amount
		\$
		\$
		\$
		\$
		\$

MEDICAL PROCEDURES / SURGERIES	
--------------------------------	--

Have you ever had a medical procedure or surgery?

☐ No    ☐ Yes

*If "Yes," please specify type and date:*

Medical Procedure / Surgery

Date (Month / Year)

Medical Procedure / Surgery

Date (Month / Year)

Medical Procedure / Surgery

Date (Month / Year)

**FOR ANY QUESTIONS ON PAGES 3–7 THAT REQUIRED MORE SPACE, PLEASE RESPOND BELOW:**

[illegible]



**REAL PROPERTY: HOMES, LOTS, BURIAL PLOTS AND TIMESHARES****HOMESTEAD***(Real Property)*Address: \_\_\_\_\_  
\_\_\_\_\_, Texas \_\_\_\_\_What type of home? *(check one)*☐ Single-Family ☐ Duplex ☐ Condominium ☐ Mobile Home  
☐ Lot ☐ Other *(specify)*: \_\_\_\_\_

What is your ownership percentage (%)?

\_\_\_\_\_%

When did you purchase the property?

\_\_\_\_\_  
Month Year

Who is your mortgage lender or servicer?

\_\_\_\_\_

What type of loan? *(check one)*☐ VA ☐ FHA ☐ Conventional ☐ Home Equity  
☐ Texas Cash Out ☐ Other *(specify)*: \_\_\_\_\_

Monthly Payment

Total: \$ \_\_\_\_\_ Principal: \$ \_\_\_\_\_

Interest: \$ \_\_\_\_\_ Escrow: \$ \_\_\_\_\_

Are you behind on your monthly payment?

☐ No ☐ Yes *(If "Yes," by how many months? \_\_\_\_\_)*

Is there a Homeowners Association (HOA)?

☐ No ☐ Yes*If "Yes," please provide name of HOA and annual dues:*

Name: \_\_\_\_\_

Annual Dues: \$ \_\_\_\_\_ # Years Behind: \_\_\_\_\_

What does the Escrow cover? *(check all that apply)*☐ Taxes ☐ Insurance ☐ HOA ☐ Other *(specify)*: \_\_\_\_\_

What do you believe this property is worth?

\$ \_\_\_\_\_

What is the total amount owed on your loan for this property?

\$ \_\_\_\_\_

Do you have insurance on this property?

☐ No ☐ Yes*If "Yes," please provide name of insurer and cost:*

Name: \_\_\_\_\_ Cost: \$ \_\_\_\_\_

**SECOND LIEN ON HOMESTEAD***(Real Property)*Address: \_\_\_\_\_  
\_\_\_\_\_, Texas \_\_\_\_\_What type of home? *(check one)*☐ Single-Family ☐ Duplex ☐ Condominium ☐ Mobile Home  
☐ Lot ☐ Other *(specify)*: \_\_\_\_\_

What is your ownership percentage (%)?

\_\_\_\_\_%

When did you purchase the property?

\_\_\_\_\_  
Month Year

Who is your mortgage lender or servicer?

\_\_\_\_\_

What type of loan? *(check one)*☐ VA ☐ FHA ☐ Conventional ☐ Home Equity  
☐ Texas Cash Out ☐ Other *(specify)*: \_\_\_\_\_

Monthly Payment

Total: \$ \_\_\_\_\_ Principal: \$ \_\_\_\_\_

Interest: \$ \_\_\_\_\_ Escrow: \$ \_\_\_\_\_

Are you behind on your monthly payment?

☐ No ☐ Yes *(If "Yes," by how many months? \_\_\_\_\_)*

Is there a Homeowners Association (HOA)?

☐ No ☐ Yes*If "Yes," please provide name of HOA and annual dues:*

Name: \_\_\_\_\_

Annual Dues: \$ \_\_\_\_\_ # Years Behind: \_\_\_\_\_

What does the Escrow cover? *(check all that apply)*☐ Taxes ☐ Insurance ☐ HOA ☐ Other *(specify)*: \_\_\_\_\_

What do you believe this property is worth?

\$ \_\_\_\_\_

What is the total amount owed on your loan for this property?

\$ \_\_\_\_\_

Do you have insurance on this property?

☐ No ☐ Yes*If "Yes," please provide name of insurer and cost:*

Name: \_\_\_\_\_ Cost: \$ \_\_\_\_\_

<b>OTHER REAL PROPERTY</b> <i>(Rental Property, Burial Plot, Empty Lot, Timeshares)</i>		Address: _____, Texas _____	
What type of home? <i>(check one)</i>	<input type="checkbox"/> Single-Family <input type="checkbox"/> Duplex <input type="checkbox"/> Condominium <input type="checkbox"/> Mobile Home <input type="checkbox"/> Burial Plot <input type="checkbox"/> Lot <input type="checkbox"/> Timeshare <input type="checkbox"/> Other <i>(specify)</i> : _____		
What is your ownership percentage (%)?	_____ %		
When did you purchase the property?	_____ <div style="display: flex; justify-content: space-between; width: 100%;"> <span>Month</span> <span>Year</span> </div>		
Who is your mortgage lender or servicer?	_____		
What type of loan? <i>(check one)</i>	<input type="checkbox"/> VA <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Home Equity <input type="checkbox"/> Texas Cash Out <input type="checkbox"/> Other <i>(specify)</i> : _____		
Monthly Payment	Total: \$ _____   Principal: \$ _____ Interest: \$ _____   Escrow: \$ _____		
Are you behind on your monthly payment?	<input type="checkbox"/> No <input type="checkbox"/> Yes <i>(If "Yes," by how many months? _____)</i>		
Is there a Homeowners Association (HOA)? <i>If "Yes," please provide name of HOA and annual dues:</i>	<input type="checkbox"/> No <input type="checkbox"/> Yes Name: _____ Annual Dues: \$ _____   # Years Behind: _____		
What does the Escrow cover? <i>(check all that apply)</i>	<input type="checkbox"/> Taxes <input type="checkbox"/> Insurance <input type="checkbox"/> HOA <input type="checkbox"/> Other <i>(specify)</i> : _____		
What do you believe this property is worth?	\$ _____		
What is the total amount owed on your loan for this property?	\$ _____		
Do you have insurance on this property? <i>If "Yes," please provide name of insurer and cost:</i>	<input type="checkbox"/> No <input type="checkbox"/> Yes Name: _____   Cost: \$ _____		

VEHICLES, MOTORCYCLES, BOATS AND AIRCRAFT								
Make	Model	Year	Mileage	Month/Year Purchased	How much is left to pay off?	Value	% Ownership	Title Loan
<b>EXAMPLE:</b>								
Chevrolet	Malibu	2011	105,100	02/2012	\$7,000	\$7,500	50%	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
1)					\$	\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes
2)					\$	\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes
3)					\$	\$	%	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are the vehicles registered? <input type="checkbox"/> No <input type="checkbox"/> Yes					If "No," which vehicles are not registered? <input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> #3			
Are any of the vehicles leased? <input type="checkbox"/> No <input type="checkbox"/> Yes					If "No," which vehicles are leased? <input type="checkbox"/> #1 <input type="checkbox"/> #2 <input type="checkbox"/> #3			

CONDITION OR DAMAGE OF THE VEHICLES, MOTORCYCLES, BOATS AND AIRCRAFT			
<b>Example:</b> Fair condition, needs some repairs, but still running.	1)	2)	3)

**BUSINESS INTERESTS****BUSINESS INTERESTS #1**Do you or your spouse own a business? ☐ No ☐ YesAre you part owner of any business or businesses? ☐ No ☐ Yes*If "Yes," please state the name of the business:* \_\_\_\_\_

When did you start the business?

Month \_\_\_\_\_ Year \_\_\_\_\_

What type of business?

☐ dba ☐ Corporation ☐ LLC ☐ Sole Proprietorship☐ Partnership ☐ Joint Venture ☐ Other (specify): \_\_\_\_\_

What does the business do?

What is the Employer Identification Number (EIN)?

What position do you hold in the business?

What percentage of the business do you own?

%

List all expenses associated with the business:

Average monthly income and expenses of the business?

Income: \$ \_\_\_\_\_ Expenses: \$ \_\_\_\_\_

List all assets owned by the business:

*(i.e. A/R, equipment, computers, printer, software, copier, etc.)*

List all real property owned by the business:

What do you believe is the value of the business?

\$ \_\_\_\_\_

Have you owned another business in the last 10 years?

☐ No ☐ Yes (If "Yes," when did it close? \_\_\_\_\_)**BUSINESS INTERESTS #2**Do you or your spouse own a business? ☐ No ☐ YesAre you part owner of any business or businesses? ☐ No ☐ Yes*If "Yes," please state the name of the business:* \_\_\_\_\_

When did you start the business?

Month \_\_\_\_\_ Year \_\_\_\_\_

What type of business?

☐ dba ☐ Corporation ☐ LLC ☐ Sole Proprietorship☐ Partnership ☐ Joint Venture ☐ Other (specify): \_\_\_\_\_

What does the business do?

What is the Employer Identification Number (EIN)?

What position do you hold in the business?

What percentage of the business do you own?

%

List all expenses associated with the business:

Average monthly income and expenses of the business?

Income: \$ \_\_\_\_\_ Expenses: \$ \_\_\_\_\_

List all assets owned by the business:

*(i.e. A/R, equipment, computers, printer, software, copier, etc.)*

List all real property owned by the business:

What do you believe is the value of the business?

\$ \_\_\_\_\_

Have you owned another business in the last 10 years?

☐ No ☐ Yes (If "Yes," when did it close? \_\_\_\_\_)

QUESTIONS ABOUT LOANS			
CAR OR TITLE LOAN #1		CAR OR TITLE LOAN #2	
Name of Creditor _____	Account Number _____	Name of Creditor _____	Account Number _____
Description of Collateral _____		Description of Collateral _____	
Date of Loan _____	\$ _____ Amount Owed	Date of Loan _____	\$ _____ Amount Owed
\$ _____ Value of Collateral	_____ % Contract Interest Rate	\$ _____ Value of Collateral	_____ % Contract Interest Rate
\$ _____ Contract Payment	_____ Name of Co-Debtor (if any)	\$ _____ Contract Payment	_____ Name of Co-Debtor (if any)

FURNITURE OR ELECTRONICS		BOAT, RV, TRAILER OR OTHER	
Name of Creditor _____	Account Number _____	Name of Creditor _____	Account Number _____
Description of Collateral _____		Description of Collateral _____	
Date of Loan _____	\$ _____ Amount Owed	Date of Loan _____	\$ _____ Amount Owed
\$ _____ Value of Collateral	_____ % Contract Interest Rate	\$ _____ Value of Collateral	_____ % Contract Interest Rate
\$ _____ Contract Payment	_____ Name of Co-Debtor (if any)	\$ _____ Contract Payment	_____ Name of Co-Debtor (if any)

PRIORITY CLAIMS	
<b>CHILD SUPPORT OR ALIMONY</b>	<input type="checkbox"/> Child Support <input type="checkbox"/> Alimony
Ex-Spouse Name: _____	_____
Ex-Spouse Last-Known Address: _____	_____
Ex-Spouse Telephone Number: _____	_____
Date of Most Recent Court Order: _____	_____
Case Number: _____	_____
How much is the monthly payment?	\$ _____
Are you current on your payment?	<input type="checkbox"/> No <input type="checkbox"/> Yes (If "No," how much behind? \$ _____)
Name and Age of Child(ren):	1) _____ Age: _____ 2) _____ Age: _____ 3) _____ Age: _____
Name of Father/Mother of Child(ren) (listed above):	1) _____ 2) _____ 3) _____
Residence of Child(ren):	<input type="checkbox"/> Myself <input type="checkbox"/> Ex-Spouse <input type="checkbox"/> Other (specify): _____

INTERNAL REVENUE SERVICE	
Do you owe the IRS?	<input type="checkbox"/> No <input type="checkbox"/> Yes (If "Yes," how much? \$ _____)
Do you have unfiled taxes? (check all unfiled years)	<input type="checkbox"/> 2019 <input type="checkbox"/> 2018 <input type="checkbox"/> 2017 <input type="checkbox"/> 2016 <input type="checkbox"/> 2015 <input type="checkbox"/> 2014 <input type="checkbox"/> 2013 <input type="checkbox"/> 2012 <input type="checkbox"/> 2011 <input type="checkbox"/> 2010 <input type="checkbox"/> 2009 <input type="checkbox"/> 2008

UNSECURED DEBT				
Type of Debt	Amount Owed	Are they deducting from your bank account?	Is this a community debt?	Do you owe this debt?
Credit Card (_____)	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Payday Loans (_____)	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Medical Bills (_____)	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Student Loans (_____)	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Other (_____)	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes

PENDING LAWSUITS			
Type of Lawsuit	Case Number	Court	Name of Your Attorney
Credit Card			
Tax			
Debt			
Medical			
Family			
Other (specify): _____			

LEASES AND EXECUTORY CONTRACTS					
Type of Lease	Name of Landlord	Payments Current? If No, # of Months Behind?	Monthly Amount Paid	Number of Months Remaining	Total Amount of Lease
Rental Lease		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
Office Lease		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
Vehicle Lease		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
Cell Phone Lease		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
Storage Space		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
<i>List all items in the storage space:</i>					
Safe Deposit Box		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
<i>List all items in the safe deposit box:</i>					
Rent to Own (i.e. Aaron's)		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____
Other (specify): _____		<input type="checkbox"/> Yes <input type="checkbox"/> No (_____)	\$ _____		\$ _____

CO-DEBTORS			
Type of Loan	Name of Co-Signer	Address of Co-Signer	Amount Remaining to be Paid
Car Loan			\$ _____
Student Loan			\$ _____
Home Loan			\$ _____
Other (specify): _____			\$ _____

LIST ALL PAYMENTS AND/OR GIFTS <u>OVER \$600</u> PAID TO ANYONE WITHIN THE LAST 3 MONTHS				
Payment / Gift	Name of Creditor	Address of Creditor	Date(s) of Payment(s)	Amount Paid on Each Date
<i>Example:</i> Auto Loan	Chase Bank	123 Main Street, Anywhere, USA 12345	Date #1 Date #2 Date #3	\$250.00 \$250.00 \$250.00

LIST <u>ALL PROPERTY OR ITEMS</u> THAT YOU GAVE AWAY IN THE LAST 2 YEARS			
Name of Person	Address of Person	Date(s) Property or Item Given	Description of Property or Item

LIST ALL ACCOUNTS THAT YOU CLOSED IN THE LAST 12 MONTHS			
Type of Account	Institution (i.e. Bank of America)	Account Number	Date Closed

MONTHLY INCOME			
OCCUPATION OF DEBTOR			
<b>Primary Job</b>		<b>Secondary / Part-Time Job</b>	
Occupation	How Long?	Occupation	How Long?
Employer Name		Employer Name	
Employer Mailing Address		Employer Mailing Address	
City	State	Zip	
Employer Telephone		Employer Telephone	

OCCUPATION OF SPOUSE / JOINT DEBTOR			
<b>Primary Job</b>		<b>Secondary / Part-Time Job</b>	
Occupation	How Long?	Occupation	How Long?
Employer Name		Employer Name	
Employer Mailing Address		Employer Mailing Address	
City	State	Zip	
Employer Telephone		Employer Telephone	

## SOURCES OF MONTHLY INCOME

Source	Debtor and Spouse (complete for both)	How often are payments received?	What is the amount of <u>each</u> payment?
Paycheck—Primary Job	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Paycheck—Secondary Job	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Self-Employment	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Business Income	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Rental Income	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Interest / Dividends	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Family Contribution	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Alimony / Support	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Government Assistance ( <i>i.e. food stamps</i> )	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Social Security	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Disability	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Unemployment	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Retirement / Pension	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
Other ( <i>specify</i> ): _____ _____	<input type="checkbox"/> Debtor	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly	\$

## INCOME CHANGES

Do you think that your income will change in the next 6 months?	<input type="checkbox"/> No <input type="checkbox"/> Yes
<p><i>If "Yes," please explain why your income will change. Please be sure to note if your income will go up or down.</i></p>	<div style="border-bottom: 1px solid black; height: 15px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 15px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 15px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 15px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 15px; margin-bottom: 5px;"></div>



MONTHLY EXPENSES	
Type of Expense	Amount Paid each Month
Rent or Mortgage Payment:	Total Payment: \$ _____ Property Taxes: \$ _____ Insurance: \$ _____
Homeowners Association:	Monthly: \$ _____ Annually: \$ _____
Light Bill:	\$ _____
Water Bill:	\$ _____
Home Gas Bill:	\$ _____
Cable TV:	\$ _____
Internet:	\$ _____
Telephone:	Home: \$ _____ Wireless: \$ _____
Home Maintenance (i.e. lawn service, pest control):	\$ _____
Food (include groceries and dining out):	\$ _____
Household Items (i.e. laundry detergent, cleaning supplies)	\$ _____
Personal Care Items (i.e. shampoo, toothpaste)	\$ _____
Clothing:	Average: \$ _____ Dry Cleaning: \$ _____
Medical, Health and Dental Insurance:	<input type="checkbox"/> Medical \$ _____ <input type="checkbox"/> Dental \$ _____ <input type="checkbox"/> Prescriptions \$ _____ <input type="checkbox"/> Other \$ _____
Out-of-Pocket Health / Medical / Dental Expenses:	\$ _____
Recreation / Entertainment:	\$ _____
Charitable Donations:	\$ _____
Child Care:	\$ _____
Child Support / Alimony:	Child Support: \$ _____ Alimony: \$ _____
Car Payment:	Car #1: \$ _____ Car #2: \$ _____
Car Maintenance (including tolls/EZ Tag):	Car #1: \$ _____ Car #2: \$ _____
Gasoline:	Car #1: \$ _____ Car #2: \$ _____
Auto Insurance	Car #1: \$ _____ Car #2: \$ _____
Gym / Fitness Membership:	\$ _____
Pet Food & Supplies (including medical expenses):	\$ _____
Other (specify): _____	\$ _____

FOR ANY QUESTIONS ON PAGES 8–16 THAT REQUIRED MORE SPACE, PLEASE RESPOND BELOW:	
Description	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

**Fill in this information to identify your case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form B 3B**

**Application to Have the Chapter 7 Filing Fee Waived**

12/14

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).**

**Part 1: Tell the Court About Your Family and Your Family's Income**

**1. What is the size of your family?**

Your family includes you, your spouse, and any dependents listed on *Schedule J: Current Expenditures of Individual Debtor(s)* (Official Form 6J).

Check all that apply:

- ☐ You  
☐ Your spouse  
☐ Your dependents

How many dependents? \_\_\_\_\_

Total number of people \_\_\_\_\_

**2. Fill in your family's average monthly income.**

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

**That person's average monthly net income (take-home pay)**

You ..... \$ \_\_\_\_\_

Your spouse .... + \$ \_\_\_\_\_

Subtotal..... \$ \_\_\_\_\_

Subtract any non-cash governmental assistance that you included above.

— \$ \_\_\_\_\_

**Your family's average monthly net income**

Total..... \$ \_\_\_\_\_

**3. Do you receive non-cash governmental assistance?**

- ☐ No  
☐ Yes. Describe.....

Type of assistance

**4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?**

- ☐ No  
☐ Yes. Explain.....

**5. Tell the court why you are unable to pay the filing fee in installments within 120 days.** If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

**Part 2:** Tell the Court About Your Monthly Expenses**6. Estimate your average monthly expenses.**

Include amounts paid by any government assistance that you reported on line 2. \$ \_\_\_\_\_

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

**7. Do these expenses cover anyone who is not included in your family as reported in line 1?**☐ No☐ Yes. Identify who.....**8. Does anyone other than you regularly pay any of these expenses?**☐ No☐ Yes. How much do you regularly receive as contributions? \$ \_\_\_\_\_ monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

**9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?**☐ No☐ Yes. Explain .....**Part 3:** Tell the Court About Your Property

If you have already filled out *Schedule A: Real Property (Official Form B 6A)* and *Schedule B: Personal Property (Official Form B 6B)*, attach copies to this application and go to Part 4.

**10. How much cash do you have?**

*Examples:* Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ \_\_\_\_\_

**11. Bank accounts and other deposits of money?**

*Examples:* Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Checking account:

Institution name: \_\_\_\_\_

Amount: \_\_\_\_\_

Savings account:

Other financial accounts:

Other financial accounts:

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**12. Your home?** (if you own it outright or are purchasing it)

*Examples:* House, condominium, manufactured home, or mobile home

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Current value: \$ \_\_\_\_\_

Amount you owe on mortgage and liens: \$ \_\_\_\_\_

**13. Other real estate?**

Number Street \_\_\_\_\_

City State ZIP Code \_\_\_\_\_

Current value: \$ \_\_\_\_\_

Amount you owe on mortgage and liens: \$ \_\_\_\_\_

**14. The vehicles you own?**

*Examples:* Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Mileage \_\_\_\_\_

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Mileage \_\_\_\_\_

Current value: \$ \_\_\_\_\_

Amount you owe on liens: \$ \_\_\_\_\_

Current value: \$ \_\_\_\_\_

Amount you owe on liens: \$ \_\_\_\_\_

**15. Other assets?**

Do not include household items and clothing.

**Describe the other assets:**


Current value: \$ \_\_\_\_\_

Amount you owe on liens: \$ \_\_\_\_\_

**16. Money or property due you?**

*Examples:* Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, Workers' compensation, personal injury recovery

**Who owes you the money or property?**
  

**How much is owed?**
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

Do you believe you will likely receive payment in the next 180 days?

☐ No☐ Yes. Explain:
**Part 4: Answer These Additional Questions****17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?**☐ No☐ Yes. **Whom did you pay?** Check all that apply:☐ An attorney☐ A bankruptcy petition preparer, paralegal, or typing service☐ Someone else \_\_\_\_\_**How much did you pay?**

\$ \_\_\_\_\_

**18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?**☐ No☐ Yes. **Whom do you expect to pay?** Check all that apply:☐ An attorney☐ A bankruptcy petition preparer, paralegal, or typing service☐ Someone else \_\_\_\_\_**How much do you expect to pay?**

\$ \_\_\_\_\_

**19. Has anyone paid someone on your behalf for services for this case?**☐ No☐ Yes. **Who was paid on your behalf?** Check all that apply:☐ An attorney☐ A bankruptcy petition preparer, paralegal, or typing service☐ Someone else \_\_\_\_\_**Who paid?**

Check all that apply:

☐ Parent☐ Brother or sister☐ Friend☐ Pastor or clergy☐ Someone else \_\_\_\_\_**How much did someone else pay?**

\$ \_\_\_\_\_

**20. Have you filed for bankruptcy within the last 8 years?**☐ No☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM/ DD/ YYYYDistrict \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM/ DD/ YYYYDistrict \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM/ DD/ YYYY**Part 5: Sign Below**

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X \_\_\_\_\_ X \_\_\_\_\_

Signature of Debtor 1

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYYDate \_\_\_\_\_  
MM / DD / YYYY

**Fill in this information to identify the case:**

Debtor 1 \_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: \_\_\_\_\_ District of \_\_\_\_\_

Case number \_\_\_\_\_  
(If known)

## Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form B 3B), the court orders that the application is:

☐ **Granted.** However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

☐ **Denied.** The debtor must pay the filing fee according to the following terms:

<u>You must pay...</u>	<u>On or before this date...</u>
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
+ \$ _____	_____ Month / day / year
<b>Total</b>	<div></div>

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

☐ **Scheduled for hearing.**

A hearing to consider the debtor's application will be held

on \_\_\_\_\_ at \_\_\_\_\_ AM / PM at \_\_\_\_\_.  
Month / day / year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

\_\_\_\_\_  
Month / day / year

**By the court:** \_\_\_\_\_  
United States Bankruptcy Judge

# Guide to Judiciary Policy

Vol. 4: Court and Case Management

## Ch. 8: Bankruptcy Case Policies

[§ 810 Overview](#)

[§ 815 Applicability](#)

[§ 820 Chapter 7 Fee Waiver Procedures](#)

[§ 820.10 Filing Fee Waiver Application and Initiation of the Chapter 7 Case](#)

[§ 820.20 Judicial Determination of Filing Fee Waiver Applications](#)

[§ 820.30 Developments in the Case](#)

[§ 820.40 Waiver of Additional Individual Debtor Fees](#)

[§ 830 Guidance for Protection of Tax Information](#)

[§ 830.10 Debtor's Duty to Provide Tax Information](#)

[§ 830.20 Restricted Access to Tax Information](#)

[§ 830.30 Tax Information Disclosure Requests](#)

[§ 830.40 Approved Access to Tax Information](#)

[§ 830.50 Required Redaction of Debtor Tax Information](#)

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### § 810 Overview

This chapter contains national judiciary policies regarding bankruptcy cases that were adopted either by the Judicial Conference of the United States or by the Director of the Administrative Office of the U.S. Courts (AO). They include:

- Procedures adopted by the Judicial Conference regarding the chapter 7 fee waiver provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) (**see:** [§ 820](#), below); and
- Director's Guidance Regarding Tax Information under 11 U.S.C. § 521 (**see:** [§ 830](#)).

**Note:** This guidance is [available on uscourts.gov](http://uscourts.gov), to which local courts should direct the public and members of the local bar.

### § 815 Applicability

This chapter applies to the bankruptcy courts.

## § 820 Chapter 7 Fee Waiver Procedures

The Judicial Conference promulgated these procedures to assist district courts and bankruptcy courts with implementing the fee waiver provisions set forth in Section 418 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (Pub. L. No. 109-8, 199 Stat. 23), and codified at [28 U.S.C. §§ 1930\(f\)\(1\)-\(3\)](#). [JCUS-SEP 13](#), pp. 8-9.

### § 820.10 Filing Fee Waiver Application and Initiation of the Chapter 7 Case

- (a) In lieu of paying the prescribed chapter 7 filing fee or filing an installment application, an individual debtor may, along with the bankruptcy petition, file an application to waive the filing fee.
  - (1) [Federal Rule of Bankruptcy Procedure 1006\(c\)](#) requires that the application conform substantially to Official Form 103B.
  - (2) A defective or otherwise deficient waiver application should be processed according to the court's standard operating procedures for processing deficient pleadings and papers.
- (b) When a chapter 7 petition in an individual debtor case is accompanied by an application to waive the filing fee, the court should initiate and process the case in the same manner as other individual chapter 7 cases.

### § 820.20 Judicial Determination of Filing Fee Waiver Applications

- (a) Standard of Eligibility
  - (1) Under [28 U.S.C. §§ 1930\(f\)\(1-3\)](#), the district court or bankruptcy court may waive the chapter 7 filing fee for an individual debtor who:
    - (A) has income less than 150 percent of the income official poverty line applicable to a family of the size involved; and

**(Note:** Since the Office of Management and Budget has never issued official poverty thresholds, these procedures interpret this statutory language to refer to the poverty guidelines updated periodically in the Federal Register by the Department of Health and Human Services (DHHS) under the authority of [42 U.S.C. § 9902\(2\)](#). The Secretary of Health and Human Services is required to update the poverty guidelines annually, and defines guidelines separate for the 48 contiguous states and the District of Columbia, Alaska, and Hawaii. The DHHS does not define poverty

guidelines for Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, the Republic of the Marshall Islands, the Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, and Palau. For these areas, the guidelines for the 48 contiguous states and the District of Columbia may be used. **See:** DHHS guidelines.)

- (B) is unable to pay that fee in installments.
- (2) The DHHS does not publish a standard definition of income, leaving the determination of that definition to individual program administrators.
  - (A) These procedures adopt a definition that is reasonable in the bankruptcy context.
  - (B) The income for comparison to the poverty guidelines is the "Total Combined Monthly Income" as reported (or as will be reported) on Schedule I.
  - (C) Amounts received as non-cash government assistance must be deducted from the total amount reported on Schedule I for fee waiver consideration.
- (3) "Family size" may be defined as the debtor(s), the debtor's spouse (unless the spouses are separated and a joint petition is not being filed), and any dependents listed on Schedule I.

**Note:** The DHHS uses the term "family unit" instead of "family size" but does not publish a standard definition of "family unit."

- (4) The district court or bankruptcy court should consider the totality of the circumstances in determining whether the debtor is unable to pay the fee in installments as provided in [28 U.S.C. §1930\(f\)\(1\)](#). Official Form 103B elicits information relevant to this determination.
- (5) A debtor may qualify for a waiver of the filing fee even if the debtor has paid or promised to pay a bankruptcy attorney, bankruptcy petition preparer, or debt relief agency in connection with the filing.

**Note:** In 2008, [Fed. R. Bankr. P. 1006\(b\)\(1\)](#) was amended to delete the sentence requiring a statement in the installment fee application that the debtor has not paid an attorney or other person in connection with the case. In the installment fee application, debtors must certify they will not make additional payment or



transfer any additional property to an attorney or other person for services in connection with the case until the filing fee is paid in full.

(b) Initial Court Procedures

(1) Filing Fees, Fee Waiver Application, Notice

- (A) “Filing fee” as defined at 28 U.S.C. 1930(f)(1), means the filing fee required by § 1930(a) or any other fee prescribed by the Judicial Conference under §§ 1930(b) and (c) that is payable to the clerk upon the commencement of a case under chapter 7. This includes Items 8 and 9 of the [Bankruptcy Miscellaneous Fee Schedule](#).
- (B) The court should promptly determine whether the fee waiver application should be granted, denied, or set for early hearing, on notice to the United States trustee or bankruptcy administrator, the case trustee, the debtor, and, if applicable, the attorney for the debtor.
- (C) The order on the fee waiver should be transmitted to the United States trustee or bankruptcy administrator, the case trustee, the debtor, and, if applicable, the attorney for the debtor.

(2) Denial of Fee Waiver

- (A) Any order denying a filing fee waiver application may give the debtor a reasonable time in which to either pay the fee in full or begin making installment payments.
- (B) The order denying the fee waiver application should set forth an installment payment schedule.
- (C) It also should advise the debtor that failure to pay the fee or make timely installment payments may lead to dismissal of the case.
- (D) A standard order is included with the Official Form.

(3) Conversion to Chapter 7

If a case is converted from another chapter to chapter 7, the court may waive any unpaid balance on the filing fee if the conditions described in section (a)(1) are satisfied.

<b>150% of the HHS Poverty Guidelines for 2020</b> Monthly Basis			
Persons in family unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$1,595	\$1,994	\$1,798
2	\$2,155	\$2,694	\$2,433
3	\$2,715	\$3,394	\$3,068
4	\$3,275	\$4,094	\$3,703
5	\$3,835	\$4,794	\$4,338
6	\$4,395	\$5,494	\$4,973
7	\$4,955	\$6,194	\$5,608
8	\$5,515	\$6,894	\$6,243
for each additional person add	\$560	\$700	\$643.75

150% of the HHS Poverty Guidelines for 2020 Annual Basis			
Persons in family unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$19,140	\$23,925	\$22,020
2	\$25,860	\$32,325	\$29,745
3	\$32,580	\$40,725	\$37,470
4	\$39,300	\$49,125	\$45,195
5	\$46,020	\$57,525	\$52,920
6	\$52,740	\$65,925	\$60,645
7	\$59,460	\$74,325	\$68,370
8	\$66,180	\$82,725	\$76,095
for each additional person add	\$6,720	\$8,400	\$7,725

IN RE:	§	CASE NO.
	§	
Debtor(s)	§	Chapter 7
	§	

### 341(a) MEETING QUESTIONNAIRE AND SWORN TESTIMONY

The answers and information provided by the Debtor(s) in this document are a part of the Debtor(s) sworn testimony given before the Chapter 7 Trustee or the Trustee's designated representative. Debtor(s), you must read the questions stated below and answer fully and completely (Singular tense shall be interpreted as Plural tense when the case is a joint filing).

**TO THE EXTENT THAT ANY OF THE FOLLOWING INFORMATION IS NOT SHOWN IN YOUR PETITION, SCHEDULES, OR STATEMENT OF FINANCIAL AFFAIRS OR, IF ANY OF THIS INFORMATION IN THOSE DOCUMENTS HAS CHANGED, PLEASE ANSWER THE FOLLOWING AND IMMEDIATELY AMEND YOUR PETITION, SCHEDULES, OR STATEMENT OF FINANCIAL AFFAIRS HIGHLIGHTING THE INFORMATION THAT HAS BEEN ADDED, CHANGED, OR DELETED:**

	<b>Debtor</b>	<b>Joint Debtor</b>
Name(s):	<hr/>	<hr/>
Address:	<hr/> <hr/>	<hr/> <hr/>
Telephone (home):	<hr/>	<hr/>
Employer(s):	<hr/>	<hr/>
Address:	<hr/> <hr/>	<hr/> <hr/>
Telephone (work):	<hr/>	<hr/>
 <b>Non-Filing Spouse</b>		
Name:	<hr/>	<hr/>
Address:	<hr/> <hr/>	<hr/> <hr/>
Telephone (home):	<hr/>	<hr/>
Telephone (work)	<hr/>	<hr/>

## GENERAL INFORMATION

- |  | <b>Debtor</b>  | <b>Joint Debtor</b>                                      |
|--|--|--|
| 1. Have you ever filed bankruptcy before?        | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| a. If yes, when? _____ Where? _____              |  |  |
| b. Chapter? _____ Did you receive a discharge?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. I have the following outstanding liabilities: |  |  |
| a. Child Support (See Question No. 44)           | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Student Loans                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Taxes   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Claims for death or personal injury           | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Obligations to pension or profit sharing      | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

## KNOWLEDGE OF IMPORTANT BANKRUPTCY ISSUES

3. I am an individual debtor. I know my case will be dismissed on the 46<sup>th</sup> day after I filed this bankruptcy if certain documents are not timely filed. ☐ Yes ☐ No
4. I have provided my attorney or the Trustee with the following documents:
- ☐ All bank statements for the three months prior to the bankruptcy filing
  - ☐ Last two years tax returns
  - ☐ Disabled Veteran's letter (if applicable)
5. The majority of my debts were incurred primarily for personal, family or household purposes. ☐ Yes ☐ No
6. I understand that I must provide to my attorney or the Trustee all bank statements for the month of filing. ☐ Yes ☐ No
7. I received, read, and understand my duty to comply with the Duties and Responsibilities of a Debtor Under Chapter 7. ☐ Yes ☐ No
8. I received, read, and understand the Statement of Information required by 11 U.S.C. § 341 prepared by the Office of the United States Trustee. ☐ Yes ☐ No
9. I read and signed the Bankruptcy Petition, Schedules, and Statement of Financial Affairs before these documents were filed with the Court. ☐ Yes ☐ No
10. I understand the questions and information contained in my Bankruptcy Petition, Schedules, Statement of Financial Affairs and this written Sworn Testimony. ☐ Yes ☐ No
11. I personally signed my Bankruptcy Petition, Bankruptcy Schedules and Statement of Financial Affairs, and Means Test before these documents were filed with the Court. ☐ Yes ☐ No
12. I understand that all property owned by me may be liable for my domestic support obligations. ☐ Yes ☐ No ☐ n/a

13. I understand that within thirty days of my initial meeting of creditors I must reach an agreement with my secured creditor(s) (with purchase money collateral) and either surrender the asset, redeem the asset or reaffirm the debt or the automatic stay will terminate. ☐ Yes ☐ No

### QUESTIONS RELATED TO ASSETS

14. In my Bankruptcy Schedules, I have accurately listed everything that I own including real estate, personal property and money. ☐ Yes ☐ No
15. I understand that any unreceived tax refund for this and any prior tax years is an asset of the bankruptcy estate and that I must tell my Trustee when I receive these refunds if such funds exceed the amount reflected in my schedules or are not listed in my Schedules. (Please refer to the debtor's Duties and Responsibilities). ☐ Yes ☐ No
16. I have lived in Texas for the last 730 days (2 years). ☐ Yes ☐ No  
a. If **no**, list the States you resided in the last 730 days (2 years):  
State: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_  
State: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_
17. I have listed, on Schedule C, real estate located in Texas: ☐ Yes ☐ No  
a. If **yes**, were you living there on the date of your bankruptcy filing? ☐ Yes ☐ No  
b. Is it within the city limits? ☐ Yes ☐ No  
c. If it is located outside the city limits, how many acres is it? \_\_\_\_\_  
d. Is the equity in the property in excess of \$146,450.00? ☐ Yes ☐ No
18. Did you purchase your home during the four years before filing this bankruptcy? ☐ Yes ☐ No  
a. If **yes**, state the date the property was acquired: \_\_\_\_\_
19. Have you, within the last 10 years, owned any interest in real estate anywhere that is **NOT** listed in your schedules? ☐ Yes ☐ No  
a. With respect to any real estate not listed in Schedule A, has it been sold or foreclosed? ☐ Foreclosed ☐ Sold When? \_\_\_\_\_ ☐ Yes ☐ No  
b. If **sold**, were you paid in full at closing? ☐ Yes ☐ No  
c. If **sold**, did you sell it to a friend or relative or family member? ☐ Yes ☐ No
20. Do you receive or are you entitled to receive any payments from a loan of any kind (such as a contract for deed, promissory note, personal loan, etc.)? ☐ Yes ☐ No
21. Do you currently have any nonbanking deposit accounts such as PayPal, Amazon, online gambling, casinos, etc? ☐ Yes ☐ No
22. Do you have any unused reward points, gift cards, gift certificates, or airline tickets? ☐ Yes ☐ No
23. Do you own any rental property? ☐ Yes ☐ No  
a. If yes, what are the rental payments? \_\_\_\_\_

- b. If there is a lien against the rental property, how much is the monthly payment? \_\_\_\_\_ Lender: \_\_\_\_\_ Lien Amount: \_\_\_\_\_
24. Have you operated a business during the last six years? ☐ Yes ☐ No  
 a. If **yes**, state the name of the business(es): \_\_\_\_\_  
 b. State the amount of gross revenues to each business:  
 This year: \_\_\_\_\_ Last year: \_\_\_\_\_  
 c. Do you intend to continue operating the business(es)? ☐ Yes ☐ No  
 d. If **yes**, please list which business(es): \_\_\_\_\_
25. Is all non-exempt property insured, other than cash on hand? ☐ Yes ☐ No ☐ n/a
26. Did you transfer, sell or convey any real or personal property with a fair market value of more than \$2,500 in the last four (4) years? ☐ Yes ☐ No
27. Have you ever been the trustee, beneficiary or settlor of a trust? ☐ Yes ☐ No
28. Have you transferred anything into a trust within the last ten (10) years from the filing date? ☐ Yes ☐ No
29. Is anyone holding any of your property?  
 Name: \_\_\_\_\_ Address: \_\_\_\_\_ ☐ Yes ☐ No
30. Do you have any type of retirement account or plan? ☐ Yes ☐ No
31. Have you ever made a contribution to a retirement account or plan that is greater than the amount allowed under the IRS tax code to be made with pre-tax dollars? ☐ Yes ☐ No
32. Have you placed money in an educational individual retirement account or state tuition fund within one year prior to the filing of this bankruptcy? ☐ Yes ☐ No  
 a. If **yes**, How much? \_\_\_\_\_ When? \_\_\_\_\_
33. Did you lose in excess of \$2,500 gambling in the last year? ☐ Yes ☐ No

#### **QUESTIONS RELATING TO CREDITORS**

34. I have listed, in my Bankruptcy Schedules, everyone to whom I owed money on the date I filed this bankruptcy, including friends and relatives. ☐ Yes ☐ No
35. Have you made payments to the IRS greater than necessary to pay taxes currently due, *e.g.* have you prepaid any taxes? ☐ Yes ☐ No
36. Within the last four (4) years, have you asked the IRS to apply any tax overpayments to a subsequent tax year? ☐ Yes ☐ No
37. In the last year, did you make payments on your mortgage or to any other creditor of more than \$1,000.00 greater than the regularly required payment? ☐ Yes ☐ No  
 a. If **yes**: To whom: \_\_\_\_\_ How much: \_\_\_\_\_

38. Do any of the claims against you arise from a violation of the Federal Securities Laws? ☐ Yes ☐ No
39. Are any of the claims against you based on an alleged claim of fraud, deceit or manipulation in a fiduciary capacity or in the purchase or sale of any security? ☐ Yes ☐ No
40. Do any of the claims against you arise from any alleged criminal act or intentional tort or willful or reckless misconduct that caused serious physical injury or death to any individual within the last five years? ☐ Yes ☐ No
41. Has anyone sued you for death or personal injury resulting from the operation of a motor vehicle, vessel or airplane? ☐ Yes ☐ No
42. In the last two years, did you repay any money borrowed from your relatives or in-laws? ☐ Yes ☐ No
- a. If yes, Name: \_\_\_\_\_ Relation: \_\_\_\_\_  
When? \_\_\_\_\_ How much? \_\_\_\_\_.
43. In the last year did you make payments on loans from your pension or savings loan? ☐ Yes ☐ No
44. If you owe child support payments or other domestic support obligations, list the full name and last known address of the party to whom the CSO/DSO is due and the name of the agency the support payment is paid through (if applicable).

	<b>Party to whom CSO/DSO is due (if more than one, please list on back)</b>	<b>Agency support payment is paid through (if more than one, please list on back)</b>
Name:	_____	_____
Address	_____	_____
	_____	_____
Telephone:	_____	_____
	_____	_____

Number of Dependents: \_\_\_\_\_

#### QUESTIONS RELATING TO LITIGATION OR CLAIMS

45. Do you have any claims or potential claims or lawsuits against anyone whether or not a lawsuit has been filed? ☐ Yes ☐ No
46. Within the year prior to filing, have you conferred with an attorney other than your bankruptcy attorney regarding any claims, potential claims, or lawsuits against anyone? ☐ Yes ☐ No
47. Are you presently involved in a divorce proceeding or have you been ☐ Yes ☐ No



involved in a divorce proceeding within the last four years?

**YOU HAVE A LEGAL OBLIGATION TO PROVIDE THE TRUSTEE WITH TRUTHFUL, CORRECT, AND COMPLETE INFORMATION REGARDING YOUR CASE INCLUDING THE INFORMATION PROVIDED IN THE SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, THE FOREGOING QUESTIONS AND YOUR TESTIMONY AT THE 341 MEETING. IF YOU DISCOVER, LEARN OR REALIZE THAT ANY OF THE ANSWERS OR INFORMATION THAT YOU PROVIDED IS INCOMPLETE OR INCORRECT IN ANY WAY, YOU MUST IMMEDIATELY AMEND YOUR SCHEDULES ON THE APPROPRIATE FORM HIGHLIGHTING THE INFORMATION THAT HAS BEEN ADDED, CHANGED, OR DELETED.**

**IN ADDITION, IF YOU RECEIVE MONEY OR PROPERTY THAT SHOULD HAVE BEEN BUT WAS NOT LISTED IN YOUR SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS OR IN ANSWER TO THE QUESTIONS ABOVE, YOU MUST NOTIFY THE TRUSTEE IMMEDIATELY IN WRITING AND PRESERVE THE MONEY OR PROPERTY UNTIL THE TRUSTEE DIRECTS YOU TO TAKE A SPECIFIC ACTION. YOU MUST NOT USE OR OTHERWISE DISPOSE OF IT WITHOUT THE TRUSTEE'S PERMISSION.**

**IF YOU HAVE A QUESTION OR NEED INFORMATION REGARDING YOUR CASE AND ARE REPRESENTED BY AN ATTORNEY, PLEASE CONTACT YOUR ATTORNEY. IF YOUR ATTORNEY DOES NOT RESPOND, YOU MAY CONTACT THE TRUSTEE IN WRITING BUT SEND A COPY OF SUCH CORRESPONDENCE TO YOUR ATTORNEY. IF YOU DO NOT HAVE AN ATTORNEY, PLEASE REQUEST INFORMATION IN WRITING. NEITHER THE TRUSTEE NOR THE TRUSTEE'S EMPLOYEES CAN PROVIDE YOU WITH LEGAL ADVICE OR REPRESENTATION.**

**QUESTIONS REGARDING YOUR DISCHARGE SHOULD BE DIRECTED TO YOUR ATTORNEY OR TO THE BANKRUPTCY CLERK'S OFFICE.**

I have read the foregoing and understand the questions. If represented by an attorney, I have reviewed the questions and answers with my attorney. The answers to the questions are mine. The answers are based on my personal knowledge and are true and correct.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_.

\_\_\_\_\_  
Print Name:

\_\_\_\_\_  
Print Name:

**ATTORNEY ACKNOWLEDGMENT**

As the attorney of record, I have reviewed and discussed the contents of this document with the Debtor(s). I am not aware of any contrary information. Furthermore, the contents of this document have not been altered from the form provided by the Panel Trustees.

\_\_\_\_\_  
**ATTORNEY FOR DEBTOR(S)**

## **SECTION 341(a) MEETING OF CREDITORS**

### **REQUIRED STATEMENTS/QUESTIONS<sup>1</sup>**

1. State your name for the record. Is the address on the petition your current address?
2. Please provide your picture ID and social security number card for review.
  - a. If the documents are in agreement with the § 341(a) meeting notice, a suggested statement for the record is:

“I have viewed the original state of \_\_\_\_\_ drivers license (or other type of original photo ID) and original social security card (or other original document used for proof) and they match the name and social security number on the § 341 (a) meeting notice.”
  - b. If the documents are not in agreement with the 341(a) meeting notice, a suggested statement for the record is:

“I have viewed the original social security card (or other original document used for proof) and the number does not match the number on the § 341(a) meeting notice. I have instructed the debtor (or debtor’s counsel) to submit to the court an amended verified statement by [date], with notice of the correct number to all creditors, the United States Trustee, and the trustee, and to file with the court a redacted copy of the notice, showing only the last four digits of the social security number, and a certificate of service.”
  - c. When the documents do not match the petition, the trustee shall attempt to ascertain why, and shall report the matter to the United States Trustee.
  - d. If the debtor did not bring proof of identity and social security number, the trustee shall determine why.
3. Did you sign the petition, schedules, statements, and related documents and is the signature your own? Did you read the petition, schedules, statements, and related documents before you signed them?

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<sup>1</sup>These statements/questions are required. The trustee shall ensure the debtor answers the substance of each of the questions on the record. The trustee may exercise discretion and judgment in varying the wording of the statements/questions, if the substance of the questions is covered.

4. Are you personally familiar with the information contained in the petition, schedules, statements and related documents? To the best of your knowledge, is the information contained in the petition, schedules, statements, and related documents true and correct? Are there any errors or omissions to bring to my attention at this time?
5. Are all of your assets identified on the schedules? Have you listed all of your creditors on the schedules?
6. Have you previously filed bankruptcy? (If so, the trustee must obtain the case number and the discharge information to determine the debtor(s) discharge eligibility.)
7. What is the address of your current employer?
8. Is the copy of the tax return you provided a true copy of the most recent tax return you filed?
9. Do you have a domestic support obligation? To whom? Please provide to me the claimant's address and telephone number, but do not state it on the record.
10. Have you read the Bankruptcy Information Sheet provided by the United States Trustee?

**SAMPLE GENERAL QUESTIONS**  
(To be asked when deemed appropriate.)

1. Do you own or have any interest whatsoever in any real estate?  
  
If owned: When did you purchase the property? How much did the property cost? What are the mortgages encumbering it? What do you estimate the present value of the property to be? Is that the whole value or your share? How did you arrive at that value?  
If renting: Have you ever owned the property in which you live and/or is its owner in any way related to you?
2. Have you made any transfers of any property or given any property away within the last one year period (or such longer period as applicable under state law)?  
If yes: What did you transfer? To whom was it transferred? What did you receive in exchange? What did you do with the funds?
3. Does anyone hold property belonging to you?  
If yes: Who holds the property and what is it? What is its value?
4. Do you have a claim against anyone or any business?  
If there are large medical debts, are the medical bills from injury?  
Are you the plaintiff in any lawsuit?  
What is the status of each case and who is representing you?

5. Are you entitled to life insurance proceeds or an inheritance as a result of someone's death?  
If yes: Please explain the details.
- If you become a beneficiary of anyone's estate within six months of the date your bankruptcy petition was filed, the trustee must be advised within ten days through your counsel of the nature and extent of the property you will receive. FRBP 1007(h)
6. Does anyone owe you money?  
If yes: Is the money collectible? Why haven't you collected it? Who owes the money and where are they?
7. Have you made any large payments, over \$600, to anyone in the past year?
8. Were federal income tax returns filed on a timely basis? When was the last return filed? Do you have copies of the federal income tax returns? At the time of the filing of your petition, were you entitled to a tax refund from the federal or state government ?  
If yes: Inquire as to amounts.
9. Do you have a bank account, either checking or savings?  
If yes: In what banks and what were the balances as of the date you filed your petition?
10. When you filed your petition, did you have:
- a. any cash on hand?
  - b. any U.S. Savings Bonds?
  - c. any other stocks or bonds?
  - d. any Certificates of Deposit?
  - e. a safe deposit box in your name or in anyone else's name?
11. Do you own an automobile?  
If yes: What is the year, make, and value? Do you owe any money on it? Is it insured?
12. Are you the owner of any cash value life insurance policies?  
If yes: State the name of the company, face amount of the policy, cash surrender value, if any, and the beneficiaries.
13. Do you have any winning lottery tickets?
14. Do you anticipate that you might realize any property, cash or otherwise, as a result of a divorce or separation proceeding?

15. Regarding any consumer debts secured by your property, have you filed the required Statement of Intention with respect to the exemption, retention, or surrender of that secured property? Please provide a copy of the statement to the trustee. Have you performed that intention?
16. Have you been engaged in any business during the last six years?  
If yes: Where and when? What happened to the assets of the business?

In cases where debtors are engaged in business, the following questions should be considered:

1. Who was responsible for maintaining financial records?
2. Which of the following records were maintained?
  - a. Cash receipts journal
  - b. Cash disbursements journal
  - c. General journal
  - d. Accounts receivable ledger
  - e. Accounts payable ledger
  - f. Payroll ledger
  - g. Fixed asset ledger
  - h. Inventory ledger
  - i. General ledger
  - j. Balance sheet, income statement, and cash flow statements
3. Where are each of the foregoing records now located?
4. Who was responsible for preparing financial statements?
5. How often were financial statements prepared?
6. For what periods are financial statements available?
7. Where are such financial statements now located?
8. Was the business on a calendar year or a fiscal year?
9. Were federal income tax returns filed on a timely basis? When was the last return filed?
10. Do you have copies of the federal income tax returns? Who does have the copies?
11. What outside accountants were employed within the last three years?
12. Do you have copies of the reports of such accountants? Who does have copies?
13. What bank accounts were maintained within the last three years?

14. Where are the bank statements and canceled checks now located?
15. What insurance policies were in effect within the last year? What kind, and why?
16. From whom can copies of such insurance policies be obtained?
17. If the business is incorporated, where are the corporate minutes?
18. Is the debtor owed any outstanding accounts receivable? From whom? Are they collectible?
19. Is there any inventory, property, or equipment remaining?

# RESOURCES

Corral Tran Singh, LLP

[www.ctsattorneys.com](http://www.ctsattorneys.com)

United States Bankruptcy Court for the Southern District of Texas

<https://www.txs.uscourts.gov/page/bankruptcy-court>

United States Courts Bankruptcy Forms

<https://www.uscourts.gov/forms/bankruptcy-forms>