

**CONSULTATION AGREEMENT/  
ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURES AND INSTRUCTIONS**

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This Agreement is entered into on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ by and between \_\_\_\_\_, (hereinafter referred to as the “Client” whether one or more) and the law firm of **ALMAND & COHEN, LLC** (hereinafter the “Attorney”).

Client has requested the opportunity to consult with and obtain information and advice from the Attorney concerning relief from debts, including relief from debts by filing bankruptcy under the United States Bankruptcy Code. This Agreement is for purposes of that consultation only. If at the end of the initial consultation, the parties agree that the Attorney is to provide any additional services short of being retained to file a bankruptcy, the parties shall attach an addendum to this contract setting forth the additional services. If the Client retains the Attorney to file a bankruptcy, the parties shall execute a separate contract setting forth the fees and other terms of such representations. With respect to the consultation, the parties agree as follows:

1. There is no fee for the initial consultation:
2. Attorney shall provide the Client the following services:
  - a. Analyze the client’s financial circumstances based on information provided by the Client;
  - b. To the extent possible, based on the information provided by the Client, advise the Client of the Client’s bankruptcy options and non-bankruptcy options;
  - c. If the Client has not provided the Attorney with sufficient information upon which to fully advise the Client on the Client’s options, inform the Client what information the Client needs to provide to enable the Attorney to provide such advise and information;
  - d. Advise the Client of the requirements placed upon the Client to file a Chapter 7 or 13 bankruptcy; and
  - e. To the extent possible, quote the Client an estimated fee for the Attorney’s services to provide bankruptcy assistance or other legal services to the Client.
3. The Client acknowledges the first date upon which the Attorney has offered to provide any bankruptcy assistance service is this date, and that the Attorney provided the Client with the Notice to Client who Contemplates Filing Bankruptcy, the Statement Mandated by Section 527(b) of the Bankruptcy Code, and the Instructions on providing information Required to File Bankruptcy, copies of which are attached to this Consultation Agreement.

Almand & Cohen, LLC

Date: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Client

Date: \_\_\_\_\_

\_\_\_\_\_  
Client

# ADDENDUM TO CONSULTATION AGREEMENT

The undersigned Client has consulted with the Attorney concerning bankruptcy assistance. Additional information is needed for the attorney to more completely counsel the Client on the Client's options. The parties agree as follows:

1. client shall provide the Attorney with the information set out on the attached Schedule A.
2. upon obtaining the information the Attorney will consult with the Client and provide additional information and advice to the Client concerning the Client's bankruptcy and non-bankruptcy options.
3. additional specific services to be provided by the Attorney are as follows:

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4. the fees for such additional services are as follows:

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Almand & Cohen, LLC

Date: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Client

Date: \_\_\_\_\_

\_\_\_\_\_  
Client

**SCHEDULE A**  
**INFORMATION TO BE PROVIDED BY CLIENT**

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Client's Initials

\_\_\_\_\_ Tax Returns for the following years: \_\_\_\_\_

\_\_\_\_\_ Transcripts of Tax Returns for the following years: \_\_\_\_\_

\_\_\_\_\_ Transcripts of Tax Accounts for Following years: \_\_\_\_\_

\_\_\_\_\_ Client to Provide

\_\_\_\_\_ Client has signed power of attorney authorizing attorney to obtain

\_\_\_\_\_ Copies of following Contract(s)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ Income verification for the previous six (6) months and the most CURRENT check stub  
Dates: \_\_\_\_\_

\_\_\_\_\_ Copy of Separation Agreement and Property Settlement Agreement

\_\_\_\_\_ Copy of Divorce Decree

\_\_\_\_\_ Identification number or certificate of completion of an approved Credit Counseling  
Service:

CINLegal [information will be provided at a later time by Attorney's Staff]

\_\_\_\_\_ Other Documents Specified Below

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Instructions On Providing Information Required By Bankruptcy Law

You are required to provide certain information to the court when you file bankruptcy. It is our obligation to make diligent inquiry of you so as to obtain information to include in your bankruptcy petition. Attached are forms designed to obtain the necessary information. Please carefully read and follow these instructions.

1. READ AND FILL OUT THE FORMS **COMPLETELY, ACCURATELY, AND NEATLY.**
2. DO NOT LEAVE BLANKS. If a particular blank does not apply to you, put "N/A" in the blank. By doing so we will know that you did not mistakenly overlook it.
3. List ALL your property even if owned with someone else.
4. List ALL of your debts.
  - a) You must list debts that will not be discharged, such as student loans and child support.
  - b) You must list debts that you owe; debts that you co-signed for someone else or that someone else co-signed for you and any debts to family members
5. Attach additional sheets if you do not have sufficient space to include all the information.
6. In determining the amount you owe each creditor, list the amount on your most current statement or correspondence from the creditor.
7. If a creditor is still communicating with you, use the address supplied by the creditor in at least 2 communications over the last 90 days. Do not use the address to which you send payments. Use the correspondence address. Keep all mailings from your creditor, so we can keep up with any changes in the creditors' addresses and prove, if necessary we used the appropriate addresses.
8. List the **FULL** account number, if any, for each debt.
  - a. On vehicles, list the YEAR of the car, the MAKE, the MODEL, and the mileage, please list if you have cloth or leather interior and any other major upgrades. Example: **2008 Honda Civic EX 4 Door, with Leather, 28,876 miles**

In addition to the information set out in our basic forms, you must file the following documents of information with your petition, or when specified, while your case is pending.

1. Copies of all pay stubs, payment advices, or other evidence of payment received within the last six (6) months before the date of filing of the petition by you from any employer. If you are married but NOT filing jointly, please provide 6 months of pay stubs for your spouse as well.
2. Completed Worksheet.
3. Completion of a Pre-Filing Counseling Session which is done online or by phone. Upon your qualification, we will give you the information to take the course.
4. A copy of your federal and state income tax return, or a transcript of the return, for the most recent year ending immediately before we file your case and for which you filed the return for the last 3 years.
5. A document that establishes your identity, including a driver's license, passport, or such other document containing your photograph, or such other personal identification establishing your identity and a copy of your social security card.

# ALMAND & COHEN, LLC

Attorneys at Law

Telephone: (678) 384-1113

Facsimile: (678) 384-5898

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## BANKRUPTCY WORKSHEET

**THIS WORKSHEET NEEDS TO BE FILLED OUT COMPLETELY.**

Today's Date: \_\_\_\_\_

How did you hear about us? \_\_\_\_\_

If you are Married, are you filing jointly?

Yes or No

### Emergency Action Alert

Foreclosure?

Repossession?

Wage Garnishment?

Your Name (as it appears on Soc. Sec. Card): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Maiden name/former names within the last 6 years: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Marital status: S, M, Sep, D, W

Your address: \_\_\_\_\_ Apt. #: \_\_\_\_\_  Rent  Own

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home phone: \_\_\_\_\_ Work phone: \_\_\_\_\_ Cell: \_\_\_\_\_

E-Mail address: \_\_\_\_\_

.....

Spouse's Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Spouse's maiden/former names within the last 6 years: \_\_\_\_\_

Spouse's social security number: \_\_\_\_\_ Email: \_\_\_\_\_

Spouse's home phone: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

Spouse's home address and home phone (if different from yours): \_\_\_\_\_

How long you have lived at your address: \_\_\_\_\_ If less than 2 years, please list previous addresses, beginning with the most recent:

Dates: \_\_\_\_\_

Dates: \_\_\_\_\_

**INCOME INFORMATION**

Marital Status: \_\_\_\_\_

Yourself

Spouse

Job title/occupation: \_\_\_\_\_

\_\_\_\_\_

Employer: \_\_\_\_\_

\_\_\_\_\_

How long there: \_\_\_\_\_

\_\_\_\_\_

Payroll address: \_\_\_\_\_

\_\_\_\_\_

City, ST Zip \_\_\_\_\_

\_\_\_\_\_

Payroll office phone #: \_\_\_\_\_

\_\_\_\_\_

Date next paycheck  
expected \_\_\_\_\_

\_\_\_\_\_

**CHILDREN & STEP-CHILDREN**

<b>Name</b>	<b>Age</b>	<b>Relationship</b>	<b>Does child live with you?</b>	<b>Child support \$ paid/received</b>

**EXPECTED CHANGES IN INCOME:**

Describe when & why: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**INCOME & EXPENSES**

*Please note that under current bankruptcy laws, a debtor must provide the previous seven (7) months of household income in order to evaluate a case for means testing purposes. Therefore, please provide copies of your paystubs for the past seven (7) months. If you are self employed, please provide documentation of your income from the past seven (7) months. Additionally, if you have other sources of income, please provide documentation of that income as well.*

## HOUSEHOLD EXPENSES

Please list your normal, monthly average living expenses for the categories listed below. If something is almost always the same amount every month, such as rent, list that amount. For things that go up and down like utilities, pick a fair average, somewhere between the high and low. If you pay quarterly for something, like garbage pickup or insurance premiums, divide that by 3 to get the monthly average.

We also need to consider expenses that might not come up every month, such as clothing, medical expenses and automobile maintenance and repair. For those things, make your best guess of how much you are likely to spend in a whole year and divide that by 12 to get the monthly average. We even need to consider expenses that don't happen every year, like tires for the car, or eye glasses. For those types of expenses, estimate how much you will spend in the next 3 years and divide that by 36 to get the monthly average.

If the basis for your answer is not obvious, please add a brief note or notes on the line. Be realistic. Don't make the mistake of understating your expenses.

Only list expenses that you pay (or your spouse pays). If you share expenses with a roommate or someone else who is not your spouse, only list your share of those expenses. DO NOT list payment for credit cards, personal loans, or other unsecured debts. Those are not expenses; they are debts and will be dealt with elsewhere.

Monthly Expenses

Atty Notes

### HOUSING:

Rent: \_\_\_\_\_

\_\_\_\_\_

First Mortgage: \_\_\_\_\_

\_\_\_\_\_

Second Mortgage: \_\_\_\_\_

\_\_\_\_\_

Third Mortgage: \_\_\_\_\_

\_\_\_\_\_

Association Fees: \_\_\_\_\_

\_\_\_\_\_

Alarm Service/Security: \_\_\_\_\_

\_\_\_\_\_

Home Maintenance/Repairs: \_\_\_\_\_

\_\_\_\_\_

### UTILITIES AND SERVICES:

Electric Bill: \_\_\_\_\_

\_\_\_\_\_

Gas Bill: \_\_\_\_\_

\_\_\_\_\_

Water/Sewer: \_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

\_\_\_\_\_

All Cell Phone Service: \_\_\_\_\_

\_\_\_\_\_

Home Phone Service: \_\_\_\_\_

\_\_\_\_\_

Cable TV: \_\_\_\_\_

\_\_\_\_\_

Internet Service: \_\_\_\_\_

\_\_\_\_\_

Garbage Pickup: \_\_\_\_\_

\_\_\_\_\_

### FOOD:

Groceries: \_\_\_\_\_

\_\_\_\_\_

Dining Out: \_\_\_\_\_

\_\_\_\_\_

Meals at work/school: \_\_\_\_\_

\_\_\_\_\_

### TRANSPORTATION:

Gas (all cars in household): \_\_\_\_\_

\_\_\_\_\_

Maintenance: \_\_\_\_\_

\_\_\_\_\_

Tires, misc repairs: \_\_\_\_\_

\_\_\_\_\_

Registration/Taxes: \_\_\_\_\_

\_\_\_\_\_

Cab, bus, private rides: \_\_\_\_\_

\_\_\_\_\_

Parking: \_\_\_\_\_

\_\_\_\_\_

### CLOTHING:

Clothing: \_\_\_\_\_

\_\_\_\_\_

Laundry/Dry Cleaning: \_\_\_\_\_

\_\_\_\_\_

**MEDICAL:**

Medical: \_\_\_\_\_  
Dental: \_\_\_\_\_  
Optical: \_\_\_\_\_  
Prescriptions: \_\_\_\_\_

**CHURCH/CHARITY:**

Charity (Other than Church): \_\_\_\_\_  
Church/Tithes: \_\_\_\_\_

**INSURANCE:**

Real Property/Renter's: \_\_\_\_\_  
Life Insurance: \_\_\_\_\_  
Long Term Health: \_\_\_\_\_  
Health Insurance  
(Not deducted from pay): \_\_\_\_\_  
Auto Insurance: \_\_\_\_\_

**INSTALLMENT PAYMENTS:**

Car/Truck Payment #1: \_\_\_\_\_  
Car/Truck Payment #2: \_\_\_\_\_  
Appliances: \_\_\_\_\_  
Student Loans: \_\_\_\_\_  
Electronics: \_\_\_\_\_  
Other (Furniture, etc): \_\_\_\_\_

**COURT ORDERED OR VOLUNTARY PAYMENTS:**

Alimony: \_\_\_\_\_  
Child Support: \_\_\_\_\_

**SCHOOL/EDUCATION/OTHER:**

Tuition 1: \_\_\_\_\_  
Tuition 2: \_\_\_\_\_  
Tuition 3: \_\_\_\_\_  
  
Child Care Expenses: \_\_\_\_\_  
Care for elderly or disabled: \_\_\_\_\_  
Other: \_\_\_\_\_  
Other: \_\_\_\_\_

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**LIST THE VALUE OF ALL PERSONAL PROPERTY USED FOR THE HOUSEHOLD  
NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS**  
(Values should be YARD SALE or PAWN SHOP prices)

Clothing: \_\_\_\_\_ Jewelry: \_\_\_\_\_ Computer: \_\_\_\_\_  
Lawnmower: \_\_\_\_\_ Appliances: \_\_\_\_\_ Washer: \_\_\_\_\_  
Dryer: \_\_\_\_\_ China: \_\_\_\_\_ Silver: \_\_\_\_\_  
Furniture: Bedroom: \_\_\_\_\_, Living Room: \_\_\_\_\_, Den: \_\_\_\_\_, Dining: \_\_\_\_\_, Lawn: \_\_\_\_\_  
Television: \_\_\_\_\_ Musical Instruments: \_\_\_\_\_ Yard Tools: \_\_\_\_\_  
Recreational Equipment: \_\_\_\_\_ Other: \_\_\_\_\_ List: \_\_\_\_\_



**EMERGENCY MATTERS:**

Are you currently facing a **mortgage foreclosure**: \_\_\_\_\_

If so, how do you know: \_\_\_\_\_

For what month is the foreclosure scheduled: \_\_\_\_\_

Are you currently facing a **vehicle repossession**: \_\_\_\_\_

If so, who is the finance company? \_\_\_\_\_

How far are you behind? \_\_\_\_\_

**YEARLY INCOME**

<b>Year</b>	<b>Gross income/year</b>	<b>Where employed?</b>	<b>Spouse's gross income/year</b>	<b>Where was spouse employed?</b>
2012 (year to date)				
2011				
2010				

**TAX RETURNS**

<b>Year</b>	<b>Tax returns filed?</b>	<b>If not, why not</b>	<b>Spouse filed tax returns?</b>	<b>If not, why not?</b>
2011				
2010				
2009				

Has the IRS, State of Georgia or any other taxing entity ever advised you that a tax lien has been filed against you? \_\_\_\_\_

Within the last ten (10) years, have you or your spouse not filed tax returns? Please Describe: \_\_\_\_\_

Has a lawsuit ever been filed against you - has a sheriff's deputy ever served a summons upon you?

<b>Lawsuit filed against you by:</b>	<b>Reason for lawsuit &amp; date lawsuit served on you</b>	<b>County where filed</b>	<b>Case number</b>	<b>Status now</b>

Have your wages ever been garnished?

<b>Who is garnishing</b>	<b>When did garnishment begin</b>	<b>How much \$ taken to date</b>	<b>Is garnishment on-going</b>	<b>Who is plaintiff's lawyer?</b>

Have you ever lost a house to a mortgage foreclosure?

<b>Mortgage company/lender</b>	<b>Foreclosing law firm</b>	<b>When was house sold</b>	<b>Address of lost property</b>	<b>Status now</b>

Please identify any real estate that is in your name.

<b>Property address</b>	<b>Date purchased</b>	<b>Purchase price</b>	<b>Value now</b>	<b>Total debt owed on property</b>

Please identify any cars or trucks you own (Example: 2005 Honda Accord, EX, 4door w/ leather, 17,840 miles)

<b>Year/make/model of vehicle &amp; mileage</b>	<b>Date purchased</b>	<b>In whose name</b>	<b>Value now</b>	<b>Total debt owed on property</b>

Are you currently involved in a car accident claim, workers' compensation claim or any other claim that may result in money damages payable to you? If yes, please describe:

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If you have an attorney, please list their name, firm name and phone number:

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Please identify any bank accounts you own.

Name of bank	Checking/savings?	In whose name	Current balance	Any other loans or credit cards with this lender?

Do you have a safe deposit box? \_\_\_\_\_ If yes: Name and address of Bank \_\_\_\_\_  
 Who has access to the box? \_\_\_\_\_ Contents of the box? \_\_\_\_\_

Have you closed any bank accounts? Y or N If Yes, list:

Name of Bank	Checking/Savings	In whose name?	Date Closed	Ending Balance	Last 4 of acct #

Please identify any pension, 401(k) or profit-sharing programs in which you participate

Name of financial institution	Type of plan	In whose name	Are you still contributing?	Current balance	Any loans against this plan?

Do you have **whole life** insurance with **CASH VALUE**? Y or N If yes, please attach a current statement.

Have you received any inheritance in the past two years? Y or N If so, list who it was from, how much and when received. \_\_\_\_\_

Other assets not yet described (i.e. boats, stocks/bonds, antiques, musical instruments, valuable collections, insurance policies with cash value, guns, sporting equipment, jewelry, etc.)

Asset description	Current value	Who owns this asset?	Has asset been pledged as collateral for a loan?

Have you owned a business in the last 3 years? Yes or No ... If so, please fill out business questionnaire.

Have you ever lost a car to repossession?

Car finance company	When was vehicle seized	Vehicle make/model	Have you received notice that you still owe money on vehicle?

**RECENT ACTIVITY**

During the last 90 days, have you done any of the following	Yes/No	Name of lender/transferee	Amount borrowed w/in last 90 days
Used credit cards			
Taken cash advances			
Taken out any new loans			
Gave away or sold any property worth more than \$600			
Transferred property for 2 years prior to filing			
Have you paid any <b>ONE</b> creditor more than \$600? (Not including house payment or car payment)			

**HAVE YOU EVER FILED A CHAPTER 7 OR A CHAPTER 13 BANKRUPTCY BEFORE?**

Type of bankruptcy (Ch. 7 or Ch. 13)	Date filed	Was case completed or dismissed?	When was case closed by Court	Case number	Former BK lawyer

*I certify that the information I have provided in this questionnaire is true and correct, under penalty of perjury.*

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

## DISCLOSURE CERTIFICATE

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire.

I acknowledge that my attorneys rely on the information provided in this questionnaire in order to assist and advise me, and that it is my responsibility to provide my attorneys with a full, complete and accurate financial disclosure. I further agree to update my attorneys with regard to any incomplete information contained herein.

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by my attorneys as a result of an omission on this questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor.

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

**TAXES DUE**

Internal Revenue Service

Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

For tax year: \_\_\_\_\_ Total taxes due to IRS for tax year: \_\_\_\_\_

Return filed? \_\_\_\_\_ In whose name: \_\_\_\_\_ Installment agreement filed? \_\_\_\_\_

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Georgia Dept. of Revenue

Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

For tax year: \_\_\_\_\_ Total taxes due to IRS for tax year: \_\_\_\_\_

Return filed? \_\_\_\_\_ In whose name: \_\_\_\_\_ Installment agreement filed? \_\_\_\_\_

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Other taxes: \_\_\_\_\_ Account number: \_\_\_\_\_

Address: \_\_\_\_\_

What type of tax is this? \_\_\_\_\_ Tax year: \_\_\_\_\_ Taxes due (total) \_\_\_\_\_

In whose name: \_\_\_\_\_ Return filed? \_\_\_\_\_

Other taxes: \_\_\_\_\_ Account number: \_\_\_\_\_

Address: \_\_\_\_\_

What type of tax is this? \_\_\_\_\_ Tax year: \_\_\_\_\_ Taxes due (total) \_\_\_\_\_

In whose name: \_\_\_\_\_ Return filed? \_\_\_\_\_

**Note: We will need copies of your last two (2) years of tax returns for both federal and state returns.**

## MORTGAGES & REAL ESTATE

**First Mortgage:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

When did you take mortgage out: \_\_\_\_\_ When did you buy property: \_\_\_\_\_

Address of property: \_\_\_\_\_ Is this your residence? \_\_\_\_\_

In whose name is loan? \_\_\_\_\_ Co-signers? \_\_\_\_\_ Who is this person: \_\_\_\_\_

Does your payment include taxes and insurance? \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ Do you want to keep or surrender this property? \_\_\_\_\_

Do you pay Home Owners Association fees? Y or N

If so list name of Management Company, **address**, how much are your dues and when they are due:

\_\_\_\_\_

How much is property worth in a quick sale? \_\_\_\_\_ Has foreclosure started? \_\_\_\_\_

Who is foreclosure attorney? \_\_\_\_\_

**Second Mortgage:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ Do you want to keep or surrender this property? \_\_\_\_\_

When did you take mortgage out: \_\_\_\_\_ When did you buy property: \_\_\_\_\_

Address of property: \_\_\_\_\_ Is this your residence? \_\_\_\_\_

In whose name is loan? \_\_\_\_\_ Co-signers? \_\_\_\_\_ Who is this person: \_\_\_\_\_

How much is property worth in a quick sale? \_\_\_\_\_ Has foreclosure started? \_\_\_\_\_

Who is foreclosure attorney? \_\_\_\_\_

## CARS & TRUCKS

**Vehicle 1** – Description: \_\_\_\_\_  
(year, make, model & miles (example: 2005 Nissan Altima, SE, 4 door, 46,000 miles))  
Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ Do you want to keep or surrender this property? \_\_\_\_\_

When did you buy vehicle (mo/yr): \_\_\_\_\_ Lease or Purchase: \_\_\_\_\_ When was last pmt? \_\_\_\_\_

In whose name is loan under: \_\_\_\_\_ Any co-signers?: \_\_\_\_\_

**Vehicle 2** – Description: \_\_\_\_\_  
(year, make, model & miles (example: 2005 Nissan Altima, SE, 4 door, 46,000 miles))  
Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ Do you want to keep or surrender this property? \_\_\_\_\_

When did you buy vehicle (mo/yr): \_\_\_\_\_ Lease or Purchase: \_\_\_\_\_ When was last pmt? \_\_\_\_\_

In whose name is loan under: \_\_\_\_\_ Any co-signers?: \_\_\_\_\_

**Vehicle 3** – Description: \_\_\_\_\_  
(year, make, model & miles (example: 2005 Nissan Altima, SE, 4 door, 46,000 miles))  
Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Monthly payment: \$ \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ Do you want to keep or surrender this property? \_\_\_\_\_

When did you buy vehicle (mo/yr): \_\_\_\_\_ Lease or Purchase: \_\_\_\_\_ When was last pmt? \_\_\_\_\_

In whose name is loan under: \_\_\_\_\_ Any co-signers?: \_\_\_\_\_



## FURNITURE LOANS

**Furniture 1** (describe furniture): \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When was merchandise purchased: \_\_\_\_\_ Do you still have it? \_\_\_\_\_ Keep or Surrender: \_\_\_\_\_

What is date of last payment? \_\_\_\_\_ Copy of installment note? – please provide \_\_\_\_\_

Do you want to surrender furniture? \_\_\_\_\_ Current Value: \$ \_\_\_\_\_

## FINANCE COMPANIES AND LOAN COMPANIES

### **Finance Company Loan 1**

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ What did you purchase with loan? \_\_\_\_\_

Did you pledge collateral/household goods? (describe) \_\_\_\_\_

## LOANS FOR JEWELRY, GIFTS AND HOUSEHOLD GOODS

**Secured Creditor 1** Describe items purchased: \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

Value of Property Purchased: \_\_\_\_\_

**Secured Creditor 2** Describe items purchased: \_\_\_\_\_

Finance/loan company: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment due? \_\_\_\_\_

Keep or surrender? \_\_\_\_\_ Copy of installment note – please provide \_\_\_\_\_

Value of Property Purchased: \_\_\_\_\_

## **STUDENT LOANS**

### **Student Loan Creditor 1**

Student loan lender: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment?: \_\_\_\_\_

Is loan in default? \_\_\_\_\_ Is loan in deferment?: \_\_\_\_\_ When is deferment over? \_\_\_\_\_

### **Student Loan Creditor 2**

Student loan lender: \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take out loan: \_\_\_\_\_ When is last payment?: \_\_\_\_\_

Is loan in default? \_\_\_\_\_ Is loan in deferment?: \_\_\_\_\_ When is deferment over? \_\_\_\_\_

## **HEALTH CLUB/SPA MEMBERSHIP**

**Health Club Finance Company:** \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use facility: \_\_\_\_\_ Did you sign a contract: \_\_\_\_\_

Do you want to continue to use this facility/club: \_\_\_\_\_

## **CREDIT CARDS**

**Credit Card Lender 1:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 2:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 3:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 4:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 5:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 6:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 7:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 8:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Credit Card Lender 9:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

**Credit Card Lender 10:** \_\_\_\_\_ Acct #: \_\_\_\_\_

Correspondence Address: \_\_\_\_\_ Monthly pymt: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you first obtain this card? \_\_\_\_\_

When is last time you used this card? \_\_\_\_\_ Total charged in last 6 months? \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

**MEDICAL BILLS**

**Medical provider 1:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

**Medical provider 2:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

**Medical provider 3:** \_\_\_\_\_ Acct. #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total balance due: \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

Do you still use this health care provider? \_\_\_\_\_ When last used: \_\_\_\_\_

Collection agency name, address, acct # \_\_\_\_\_

**OTHER CREDITORS**

**Pension or 401(k) Loans**

Type of investment \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

When did you take loan out? \_\_\_\_\_ How long will loan last? \_\_\_\_\_

---

**Personal Loan:** \_\_\_\_\_ Who is this person: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Personal Loan :** \_\_\_\_\_ Who is this person: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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**Creditor/Lender :** \_\_\_\_\_ Acct #: \_\_\_\_\_

Address: \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Total loan payoff: \$ \_\_\_\_\_

In whose name: \_\_\_\_\_ Co-signers: \_\_\_\_\_

What type of debt is this? \_\_\_\_\_ What did you buy: \_\_\_\_\_

Collection agency name, address, acct #: \_\_\_\_\_

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## Appendix A: Notices

### NOTICE NO. 1

#### *NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER SECTION 342 (b) OF THE BANKRUPTCY CODE*

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### **1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation** (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

##### **Chapter 13:** Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. 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, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect,



3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay theft debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty or perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Sections 2 I (a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

End of Notice No. 1

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## **NOTICE NO. 2**

### **NOTICE TO CONSUMERS WHO CONTEMPLATE FILING BANKRUPTCY UNDER BY SECTION 527(A)(2) OF THE BANKRUPTCY CODE**

#### **You are notified as follows:**

1. All information that you are required to provide with the filing of your case and thereafter, while your case is pending, must be complete, accurate and truthful.
2. All your assets and all your liabilities must be completely and accurately disclosed in the documents filed to commence your case.
3. Some places in the bankruptcy code require you to determine and list the replacement value of an asset as for instance a car, or furniture. When replacement value is required, it means the replacement value, established after reasonable inquiry, as of the date of the filing of your bankruptcy case, without deduction for costs of sale or marketing. With respect to property acquired for personal, family or household purposes, replacement value means the price a retail merchant would charge for "used" property of that kind considering the age and condition of the property.
4. Before your case can be filed, it is subject to what is called "Means Testing". The Means Test was designed to determine whether or not you qualify to file a case under chapter 7 of the Bankruptcy Code, and if not, how much you need to pay your unsecured creditors in a chapter 13 case. For purposes of means test, you must state, after reasonable inquiry, your total current monthly income, the amount of all expenses as specified and allowed pursuant to section 707(b)(2) of the bankruptcy code, and if the plan is to file you in a Chapter 13 case, you must state, again after reasonable inquiry, your disposable income, as that term is defined.

5. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide complete, accurate and truthful information may result in the dismissal of your case or other sanctions, including criminal sanctions.

*Please Note: Both this Notice and the following Notice are required by legislation adopted by Congress in 2005, after intense lobbying by the credit industry. In our opinion, these notices are designed to intimidate people who need debt relief and these notices are based on the false assumption that all people are dishonest. Please rest assured. So long as you are honest and meet the requirements set out under the law, you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy, so long as you provide us accurate and complete information.*

End of Notice No. 2

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NOTICE NO.3

**IMPORTANT INFORMATION ABOUT BANKRUPTCY  
ASSISTANCE SERVICES FROM AN ATTORNEY MANDATED BY  
SECTION 527(b) OF THE BANKRUPTCY CODE**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. It may not be in your best interest to reaffirm a debt.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which, if held, will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

End of Notice No 3