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**TO GET STARTED, CALL 453-8900
FOR AN APPOINTMENT AND BRING
THE COMPLETED WORKSHEETS
ALONG WITH \$50.00**

Dear Client:

Thank you for contacting me regarding your possible bankruptcy. My practice is limited to bankruptcy and I have filed more than 1,000 cases in the last eight (8) years. I realize that the decision to contact me was difficult and I will attempt to ease the burden as much as possible. Enclosed is some information and worksheets along with a discussion of common issues.

Chapter 7 Bankruptcy is a “liquidation” which means that your non-exempt equity is liquidated with the proceeds distributed among the creditors. Because of proper pre-bankruptcy planning, most people do not lose any money or property. I will not file your case if it will make your situation worse.

Chapter 13 Bankruptcy is a 3 to 5 year “payback plan” which means that your debts will be restructured and you will make regular payments to the bankruptcy trustee who will distribute this money to your creditors. Secured creditors will be paid in full (unless you choose to surrender the property) and unsecured creditors usually receive a lesser percentage of the amount owed. You must have reliable income which must exceed: (1) your normal monthly payments to secured creditors, plus (2) your total living expenses.

Chapter 7 or Chapter 13? This question cannot be answered until I meet with you. Chapter 7 is generally preferred for persons receiving income below guidelines and if you have little equity in property. Chapter 13 is required if your income is above guidelines and/or you have equity in property, or you are behind on your house or car payments and you want to keep them.

Chapter 7 Fees & Costs. \$50 to get started. Court filing fees are \$299 plus legal fees of \$595 for a normal case. It's OK to make payments to us, but the Court does not allow the case to be filed we receive the full amount. At least \$50 is required for us to begin processing your paperwork which is applied toward your fees, but it's nonrefundable if you change your mind. Add \$75 if your spouse is filing with you. *Also, see additional fees below.*

Chapter 13 Fees & Costs. \$50 to get started. A payment plan is available with \$600 paid up front and the balance payable monthly through the court. It's OK to make payments of any amount to us, but we cannot officially file your bankruptcy until we receive \$600 which will be applied to your attorney fee and costs. At least \$50 is required for us to begin processing your paperwork which is applied toward your fees, but it's nonrefundable if you change your mind. The filing fees are \$274 and the attorney fee varies. We will inform you of the attorney fee after your petition is prepared which will be paid through the plan in installments. There is no extra charge for your spouse. *Also, see additional fees below.*

Additional Fees and Costs. These may or may not apply to your case:

- Credit Report \$30 for Debtor; \$50 for both Debtor and Spouse;
- Pre-filing Credit Counseling \$50 for both Debtor and Spouse;

- Real estate appraisals, if needed, must be paid by the client directly to the appraiser;
- Emergency filing \$200;
- Amendments to your petition after it's filed \$75;
- Adding a spouse to a Chapter 7 filing \$75; no charge for Chapter 13);
- Motion to stop garnishments \$150 per garnishment;
- Continue/Reschedule hearing for client's failure to appear \$150;
- Reaffirmation Agreement in Chapter 7 to keep paying secured loan (house, car) \$75 each;
- Court notices to temporarily stay pending actions \$150 per notice;
- Bankruptcy that includes a Sole Proprietorship business--Call for current fee;
- Fees subject to change without notice; call 453-8900 for current fees.

Credit Counseling and Financial Management Course. All debtors must take short *credit counseling session* by telephone before the case is filed and a *financial management course* after the case is filed.

Payday Lenders and Cash Advance Loans. These creditors are very aggressive and I am familiar with their tactics. They often say that their debt is nondischargeable in bankruptcy. This is totally false. They are the same as any other creditor. Do not pay them any money without calling me first. I may be able to save you several hundred dollars which can be used for more important things like groceries and gasoline.

Stopping Harassment, Garnishments, Foreclosures and Lawsuits. Once the bankruptcy is filed, the court sends a letter to your creditors ordering them to stop all harassment, garnishments, foreclosures, lawsuits, sheriff's sales, evictions and repossessions. This remains in effect until the case is concluded. Any creditor violating the order may be held in contempt of court.

The Creditor's Meeting for Chapter 7 and Chapter 13. About a week after your bankruptcy is filed, you will receive a Notice of Meeting of Creditors. This is not a traditional court appearance, but rather a meeting with a person called a Trustee. I will be there to help you and to clarify anything that you don't understand. If you fail to attend this meeting your case may be dismissed and you will have to pay another filing fee. Please arrive ½ hour before your scheduled time because your case may be called early. If you don't have a reliable car, ask someone to drive you there.

Creditor Worksheets. List everyone to whom you owe money, regardless of the amount. If you forget to list a creditor then you may still be required to pay the debt.

Destroy Your Credit Cards. You must immediately stop making charges and cash advances on credit cards.

Prior Bankruptcies. We may be able to work around prior bankruptcy filings and allow you to file again. The rules are somewhat complex and we can discuss it further if it applies to your situation.

Thank you for taking the time to read this material and complete the worksheets. I realize that this is a stressful time for you and I will do my best to help the process go as smooth as possible. To get started, call my office for an appointment. If you have any questions, please feel free to call.

Best Regards,

Mitchell C. Marczewski, Attorney at Law
740-453-8900

The 10 Most Common Questions About Bankruptcy

1. What Is Bankruptcy?

Bankruptcy is a legal proceeding in which a person who cannot pay their bills can get a fresh start. The right to file for bankruptcy is provided by federal law and all cases are handled in federal court. Filing bankruptcy immediately stops all of your creditors from seeking to collect debts from you, at least until your debts are sorted out according to the law.

2. What Can Bankruptcy Do for Me?

Bankruptcy may make it possible for you to:

- Eliminate the legal obligation to pay most or all of your debts, which is called a “discharge”. It is designed to give you a fresh start.
- Stop foreclosure on your house or mobile home and allow you an opportunity to catch up on missed payments. (Bankruptcy does not, however, automatically eliminate mortgages and other liens on your property without payment., but motions may be filed with the court to possibly accomplish that)
- Prevent repossession of a car or other property, or force the creditor to return property even after it has been repossessed.
- Stop wage garnishment, debt collection harassment, and similar creditor actions to collect a debt.
- Restore or prevent termination of utility service.
- Allow you to challenge the claims of creditors who have committed fraud, sold defective merchandise or otherwise trying to collect more than what is actually due.

What Bankruptcy Cannot Do

Bankruptcy cannot, however, cure every financial problem. In bankruptcy, it is usually not possible to:

- Eliminate certain rights of “secured” creditors. A “secured” creditor has taken a mortgage or other lien on property as collateral for the loan. Common examples are car loans and home mortgages. You *can* force secured creditors to take payments over time in the Chapter 13 bankruptcy process and bankruptcy *can* eliminate your obligation to pay any additional money (deficiency balance) if your property is repossessed. In most cases, you cannot keep the collateral unless you continue to pay the debt.
- Discharge certain debts, such as child support, alimony, certain other debts related to divorce, most student loans, court restitution orders, criminal fines, and certain taxes.
- Protect cosigners. When a relative or friend has co-signed a loan, and the consumer discharges the loan in bankruptcy, the cosigner may still have to repay all or part of the loan.
- Discharge debts that arise after bankruptcy has been filed.

3. What Different Types of Bankruptcy Should I Consider?

Chapter 7 “Straight Bankruptcy”

The basic idea of a Chapter 7 bankruptcy is to wipe out (discharge) your debts in exchange for giving up (surrendering) property, except for “exempt” property which the law allows you to keep. In most cases, all of your property will be exempt. In rare cases, property which is not exempt is sold, with the money distributed to creditors.

If you have equity in property and want to keep it and you are behind on the payments, a Chapter 7 case may not be the right choice. That is because Chapter 7 bankruptcy does not eliminate the right of mortgage holders or car loan creditors to take your property to cover your debt. Chapter 13 may be a better option.

Chapter 13 “Payment Plan”

In Chapter 13, your attorney files a “plan” showing how you will pay off some of your past-due and current debts over three (3) to five (5) years. The most important thing about a Chapter 13 case is that it will allow you to keep valuable property—especially your home and car—which might otherwise be lost, if you can make the plan payments.

You should consider filing a chapter 13 plan if you:

- (1) own your home and are in danger of losing it because of past due payments;
- (2) are behind on payments, but can catch up if given some time;
- (3) have valuable property which is not exempt.

You must have enough income in chapter 13 to pay for your necessities (food, utilities, gasoline, car insurance, etc) and to keep up with the plan payments.

4. What Property Can I Keep?

In a chapter 7 case, you keep everything that the law says is “exempt” from the claims of creditors which includes:

- \$20,200 equity in your residence;
- \$3,225 equity in your car;
- \$525 per item in household goods, appliances, electronics, clothing, books, animals, crops, musical instruments, and firearms up to a total of \$10,775 if those items are held primarily for personal, family or household use;
- \$1,350 in jewelry (total of all items)
- \$2,025 in items needed for your profession, trade or business (tractor, tools, books, office equipment, computer, etc.);
- \$850 in any property, plus part of the unused exemption in your home, up to \$8,075;
- \$5,000 in death benefits;
- \$20,000 in personal injury awards;
- \$400 in cash;
- \$1,075 to be applied to any property of the debtor’s choosing;
- Burial plot;
- Your right to receive certain monies or benefits such as earned wages, IRAs, pensions, retirement, spousal support, child support, disability, life insurance, social security, unemployment compensation, veteran’s benefits, public assistance, and pensions may be exempt up to certain limits.

The exemptions are doubled when a married couple files jointly.

In determining whether property is exempt, the value of property is not what you paid for it, *but what it is worth now (Fair Market Value)*. This may be much less than what you paid or the cost of a replacement (especially electronics, furniture and motor vehicles).

The “equity” in the property is the key issue. You deduct your exemptions from the fair market value, minus loans that may be against the property. For example, if you own a \$50,000 house with a \$40,000 mortgage, you count your exemptions against the \$10,000 equity.

In a Chapter 7 bankruptcy, your exemptions do not affect the right of a mortgage holder or loan creditor to take the property to cover the debt if you are past due.

In a Chapter 13, you can keep all of your property—if your plan meets the requirements and the court approves.

5. What Will Happen to My Home and Car If I File Bankruptcy?

In most cases you will not lose your home or car during your bankruptcy case as long as your equity in the property is fully exempt. Even if your property is not fully exempt, you will be able to keep it, if you pay its non-exempt value to creditors in chapter 13.

However, some of your creditors may have a “security interest” in your home, automobile or other personal property. This means that you gave that creditor a mortgage on the home or put your other property up as collateral for the debt. In most cases, bankruptcy does not remove these security interests. If you don’t make your payments on that debt, the creditor may be able to take and sell the home or the property, during or after the bankruptcy case.

There are several ways that you can keep collateral or mortgaged property after you file bankruptcy. You can agree to keep making your payments on the debt until it is paid in full (Reaffirmation). Or you can pay the creditor the amount that the property you want to keep is worth (Redemption). In certain cases involving fraud, defective merchandise or other improper conduct by the creditor, you may be able to challenge the debt. If you pledge your household goods as collateral for a loan (except the original loan used to purchase the goods), you can usually keep your property without paying the debt.

6. Can I Own Anything After Bankruptcy?

Yes. You keep your exempt property and anything you obtain after the bankruptcy is filed, with certain exceptions. If you receive an inheritance, a property settlement, life insurance benefits or other monies within 180 days after filing bankruptcy, that money or property may have to be paid to your creditors unless it is exempt.

7. Will Bankruptcy Wipe Out All My Debts?

Yes, with some exceptions. Bankruptcy will not normally wipe out:

- (1) money owed for child support or alimony, fines, and certain taxes;
- (2) debts not listed on your bankruptcy petition;
- (3) loans you obtained by knowingly giving false information to a creditor, who reasonably relied on it in making you the loan;
- (4) debts resulting from “willful and malicious” harm or debts as a result of drunk driving;
- (5) student loans owed to a school or government body, except if the court decides that payment would be an undue hardship;
- (6) mortgages and other liens which are not paid in the bankruptcy case (but bankruptcy will wipe out your obligation to pay any additional money (deficiency balance) if the property is sold by the creditor).

8. Will I Have to Go to Court?

In most bankruptcy cases, you only have to attend a proceeding called the “Creditor’s Meeting” to meet with the bankruptcy trustee and any creditor who chooses to attend. This meeting will last about 15 minutes and you will be asked relatively easy questions about the forms filed with the court. You will not be asked why you believed that you had to file bankruptcy.

9. How Will Bankruptcy Affect My Credit?

There is no clear answer to this question. However, if you are behind on your bills, your credit may already be bad.

Bankruptcy will stay on your credit record for up to ten (10) years. But since bankruptcy wipes out your old debts, you are likely to be in a better position to pay your current bills, and in a better position to obtain new credit.

10. What Else Should I Know?

Utility services—Public utilities, such as the electric company, cannot refuse or cut off service because you have filed for bankruptcy. However, the utility can require a deposit for future service and you do have to pay bills which arise after bankruptcy is filed.

Discrimination—An employer or government agency cannot discriminate against you because of bankruptcy.

Driver's license—If you lost your license solely because you couldn't pay court-ordered damages caused in an accident, bankruptcy will allow you to get your license back.

Co-signers—If someone has co-signed a loan with you and you file for bankruptcy, the co-signer may have to pay your debt. In a chapter 13, you may be able to protect co-signers, depending upon the terms of your chapter 13 plan.

Finding a Bankruptcy Attorney

As with any area of the law, it is important to carefully select an attorney who will respond to your personal situation. The attorney should not be too busy to meet with you and answer questions as necessary.

One way to find a trustworthy bankruptcy attorney is to seek recommendations from family, friends or other members of the community, especially any attorney you know and respect. You should carefully read retainers and other documents that you are asked to sign.

Keep in mind that an attorney charging the lowest rate may or may not necessarily be the best. Many good attorneys do not advertise at all.

Credit counseling may be a good idea if you are within \$100-\$200 per month of balancing your budget. The best would be a non-profit organization such as Consumer Credit Counseling Service (4500 E. Broad St., Columbus). It is not recommended that you retain a "debt relief/reduction" service as many of them do not immediately disburse funds to your creditors which leads to debtors being sued and their wages garnished.

When first meeting a bankruptcy attorney, you should be prepared to answer the following questions:

- Which debts causing the most trouble?
- What are your assets, if any?
- Are there pending actions to garnish, foreclose, repossess you car or shut off utility service?

Bankruptcy is a complex subject, but hopefully, this pamphlet has answered many of your questions. For further assistance, please contact a bankruptcy attorney, Consumer Credit Counseling Service or the National Consumer Law Center.

Sources consulted for this pamphlet: National Consumer Law Center, Consumer Credit Counseling Service, applicable statutes and case law

(Rev 10-08)

Monthly Expenses

Rent/Mortgage	\$ _____	House Insurance	\$ _____
Groceries	\$ _____	Health Insurance	\$ _____
Water/Sewer	\$ _____	Maintenance	\$ _____
Gas	\$ _____	Clothing	\$ _____
Electric	\$ _____	Cable	\$ _____
Auto Payment	\$ _____	Auto Insurance	\$ _____
Gasoline/Transportation	\$ _____	Other Insurance	\$ _____
Phone	\$ _____	Laundry/Dry Cleaning	\$ _____
Medical Expenses	\$ _____	Dental Expenses	\$ _____
Subscriptions	\$ _____	Life Insurance	\$ _____
Real Estate Taxes	\$ _____	Trash	\$ _____
School Lunches	\$ _____	Child Care	\$ _____
Car Repair	\$ _____	Spousal/Child Support	\$ _____
School Tuition	\$ _____	School Books	\$ _____

1. Paper towels, Facial tissues..... \$ _____
2. Toilet paper \$ _____
3. Deodorant, Anti-Perspirant..... \$ _____
4. Bar Soap, Body Wash..... \$ _____
5. Toothpaste, Mouthwash, etc. \$ _____
6. Razors, Shaving cream..... \$ _____
7. Shampoo, Conditioner \$ _____
8. Hairspray, Gels, etc..... \$ _____
9. Haircuts for _____ persons \$ _____
10. Contact Cleaning Solution..... \$ _____
11. Make-up, Perfume, Cologne \$ _____
12. Feminine/Masculine Items \$ _____
13. Dishwasher Detergent, Dish Soap \$ _____
14. Laundry Detergent, Cleaning Solutions \$ _____
15. Towels/Bed linens \$ _____
16. Over-the Counter Medications \$ _____
17. School tuition for _____ children..... \$ _____
18. School lunches for _____ children \$ _____

19. School supplies for _____ children \$ _____
20. School lab fees for _____ children \$ _____
21. School field trips for _____ children \$ _____
22. Baby needs (Diapers, Formula, etc.) \$ _____
23. Musical instrument lessons, Dance lessons \$ _____
24. Pet Food/Pet supplies \$ _____
25. Veterinarian Services \$ _____
26. Trade publications/magazines for employment..... \$ _____
27. Lunches at Work \$ _____
28. Automobile parking fees..... \$ _____
29. Internet \$ _____
30. Satellite TV \$ _____
31. Post Office Box Rent..... \$ _____
32. Postage Stamps..... \$ _____
33. Stationary \$ _____
34. Light bulbs..... \$ _____
35. Trash bags \$ _____
36. Sweeper Bags..... \$ _____
37. Computer supplies \$ _____
38. Newspapers, Magazines..... \$ _____

Has any property been repossessed in the last 4 years?

Yes No

Property repossessed _____

When? _____

Name of creditor _____

Amount owed \$ _____

Property repossessed _____

When? _____

Name of creditor _____

Amount owed \$ _____

Has anyone co-signed on any of your loans? Yes No

Name of co-signer No. 1 _____

Co-signer's full address _____

Name of creditor _____ (Please complete a creditor worksheet)

Name of creditor _____ (Please complete a creditor worksheet)

Name of co-signer No. 2 _____

Co-signer's full address _____

Name of creditor(s) _____ (Please complete a creditor worksheet)

Name of creditor(s) _____ (Please complete a creditor worksheet)

Do you pay child support or spousal support? Yes No

Person(s) receiving your support _____ \$ _____ /month

Name of Court or Agency _____

Person(s) receiving your support _____ \$ _____ /month

Name of Court or Agency _____

Person(s) receiving your support _____ \$ _____ /month

Name of Court or Agency _____

DO NOT OMIT INFORMATION BECAUSE OF LACK OF WRITING SPACE. USE THE BACK OF THE WORKSHEETS OR ATTACH SEPARATE SHEETS.

Within the next 12 months are you expecting to receive a lump-sum payments as a result of an insurance claim, insurance policy cashout, tax refund, lawsuit, lottery winnings, severance pay, retirement cash-out, a will or from any other source? Yes No

Property that you expect to receive _____

Amount of money that you expect to receive \$ _____

When do you expect to receive it? _____

From whom do you expect to receive it? _____

I am the beneficiary of a trust in the amount of \$ _____

I am an heir to the will of _____ who passed away on _____

The amount I expect to receive from that will is \$ _____

Within the next 12 months, I expect to receive \$ _____ **federal tax refund.**

Within the next 12 months, I expect to receive \$ _____ **state tax refund.**

Are there any other lump sum payments that you expect to receive in the next 12 months that are not listed above? Yes No

If yes, please describe _____

Life Insurance Policy No. 1 _____

Owned by: Debtor Co-Debtor Face value (paid if you pass away) \$ _____

Name of beneficiary _____

Does the beneficiary depend on you for financial support? Yes No

Who pays the premium for this policy? _____ \$ _____/month

Circle One: "Whole Life Policy" or "Term Policy"

Amount you would receive if cashed in now \$ _____

Can you borrow against this policy? Yes No

Amount of any loan(s) against this policy \$ _____

Life Insurance Policy No. 2 _____

Owned by: Debtor Co-Debtor Face value (paid if you pass away) \$ _____

Name of beneficiary _____

Does the beneficiary depend on you for financial support? Yes No

Who pays the premium for this policy? _____ \$ _____/month

Circle One: "Whole Life Policy" or "Term Policy"

Amount you would receive if cashed in now \$ _____

Can you borrow against this policy? Yes No

Amount of any loan(s) against this policy \$ _____

Do you have any other life insurance policies not listed above? Yes No

If yes, please describe _____

Retirement Plans (IRAs, 401ks, pensions, annuities, profit sharing plans, etc.)

Retirement Plan No. 1 _____

Owned by: Debtor Co-Debtor Value if cashed in today \$ _____

Retirement Plan No. 2 _____

Owned by: Debtor Co-Debtor Value if cashed in today \$ _____

Retirement Plan No. 3 _____

Owned by: Debtor Co-Debtor Value if cashed in today \$ _____

Do you have any other retirement plans not listed above? Yes No

If yes, please describe _____

Do you have any mutual funds, stocks, bonds or brokerage accounts? Yes No

Name _____ Value \$ _____

Name _____ Value \$ _____

Name _____ Value \$ _____

Does anyone owe you money? Yes No

Back Child Support due from _____ Arrearage Amount \$ _____

Address _____ City, State, Zip _____

I loaned money to _____ Amount \$ _____

Address _____ City, State, Zip _____

List all property that you own "free and clear"

Vehicle #1: Year / Make / Model _____ Purchase price \$ _____

Name on the title _____ Fair Market Value \$ _____

Mileage _____ How many doors? _____ Condition: Poor Fair Good

Vehicle #2: Year / Make / Model _____ Purchase price \$ _____
 Name on the title _____ Fair Market Value \$ _____
 Mileage _____ How many doors? _____ Condition: Poor Fair Good

Vehicle #3: Year / Make / Model _____ Purchase price \$ _____
 Name on the title _____ Fair Market Value \$ _____
 Mileage _____ How many doors? _____ Condition: Poor Fair Good

Vehicle #4: Year / Make / Model _____ Purchase price \$ _____
 Name on the title _____ Fair Market Value \$ _____
 Mileage _____ How many doors? _____ Condition: Poor Fair Good

Hand tools, power tools _____	Yard Sale Value \$ _____
Lawn mower, weed whacker _____	Yard Sale Value \$ _____
Garden Tractor _____	Yard Sale Value \$ _____
Jewelry _____	Yard Sale Value \$ _____
Misc Furniture _____	Yard Sale Value \$ _____
Misc TV's and electronics _____	Yard Sale Value \$ _____
Misc Clothing _____	Yard Sale Value \$ _____
Misc Collectables _____	Yard Sale Value \$ _____
Other _____	Yard Sale Value \$ _____
Other _____	Yard Sale Value \$ _____
Other _____	Yard Sale Value \$ _____
Real Estate _____	Market Value \$ _____

List all checking and savings accounts:

Bank Name _____ Checking or Savings (circle one)
 Name(s) on account _____ Balance \$ _____

Bank Name _____ Checking or Savings (circle one)
 Name(s) on account _____ Balance \$ _____

Bank Name _____ Checking or Savings (circle one)
 Name(s) on account _____ Balance \$ _____

Bank Name _____ Checking or Savings (circle one)
 Name(s) on account _____ Balance \$ _____

List all payroll advances and cash advances within the last 90 days

Creditor	Date	Amount	Item(s) Purchased	Was Cash Obtained?
1		\$		
2		\$		
3		\$		

The following documents may be needed before your bankruptcy is completed, however, it is not necessary to bring them to your first appointment.

	<u>Chapter 7</u>	<u>Chapter 13</u>
Pay Stubs for the last 6 months	Yes	Yes
Tax Returns for the last 4 years	Yes	Yes
Copies of Deeds and Mortgages	Yes	Yes
Appraisal of Real Estate	Maybe	Yes
Tax card from County Auditor	Maybe	Maybe
Life Insurance Policy	Maybe	Maybe
Motor Vehicle Titles	Yes	Yes
Copies of Court Documents	Maybe	Maybe
Copy of Drivers License & Soc Sec card	Yes	Yes
Retirement Plan Statements	Maybe	Maybe
Miscellaneous Documents	Maybe	Maybe

Is there any other financial information that you believe we should know? _____

Rev April 2007

CREDITOR WORKSHEET

DATE: _____

<u>INSTRUCTIONS</u>
<ol style="list-style-type: none"> 1. Make copies of this form as needed. 2. Complete a separate worksheet for each creditor even if you intend to keep paying them. 3. List creditors where the balance due is disputed. 4. Do not list paid up utilities or paid up insurance. 5. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

FOR ATTORNEY USE—DO NOT WRITE BELOW

LAWSUIT	GARNISHMENT	CO-SIGNER	AUTOMOBILE	SECURED	UNSECURED	REPOSSESSION
RETAIN	SURRENDER	RENTAL	LEASE	REAL ESTATE	MOBILE HOME	DISPUTED
SOLE	JOINT	CREDIT CARD	MEDICAL	TAXES	REAL EST. LIEN	LAND CONTRACT
LAST 3 MOS	LAST 12 MOS	LAST 31 MOS	EXEMPTION	DEFICIENCY	JDGMT LIEN	OVER \$600 PAID
				YES EQUITY	NO EQUITY	OVERFINANCED
TAX LIEN	1 st MORT	2d MORT	3d MORT	APPRAISAL	CHARGE OFF	FAMILY/FRIEND

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS
7. Make copies of this form as needed.
8. Complete a separate worksheet for each creditor even if you intend to keep paying them.
9. List creditors where the balance due is disputed.
10. Do not list paid up utilities or paid up insurance.
11. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

FOR ATTORNEY USE—DO NOT WRITE BELOW

LAWSUIT	GARNISHMENT	CO-SIGNER	AUTOMOBILE	SECURED	UNSECURED	REPOSSESSION
RETAIN	SURRENDER	RENTAL	LEASE	REAL ESTATE	MOBILE HOME	DISPUTED
SOLE	JOINT	CREDIT CARD	MEDICAL	TAXES	REAL EST. LIEN	LAND CONTRACT
LAST 3 MOS	LAST 12 MOS	LAST 31 MOS	EXEMPTION	DEFICIENCY	JDGMT LIEN	OVER \$600 PAID
				YES EQUITY	NO EQUITY	OVERFINANCED
TAX LIEN	1 st MORT	2d MORT	3d MORT	APPRAISAL	CHARGE OFF	FAMILY/FRIEND

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

<u>INSTRUCTIONS</u>
13. Make copies of this form as needed.
14. Complete a separate worksheet for each creditor even if you intend to keep paying them.
15. List creditors where the balance due is disputed.
16. Do not list paid up utilities or paid up insurance.
17. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$
MINIMUM MONTHLY PAYMENT	\$
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	
ACCOUNT NUMBER (IF KNOWN)	

COLLECTION AGENCY OR ATTORNEY	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	

FOR ATTORNEY USE—DO NOT WRITE BELOW

LAWSUIT	GARNISHMENT	CO-SIGNER	AUTOMOBILE	SECURED	UNSECURED	REPOSSESSION
RETAIN	SURRENDER	RENTAL	LEASE	REAL ESTATE	MOBILE HOME	DISPUTED
SOLE	JOINT	CREDIT CARD	MEDICAL	TAXES	REAL EST. LIEN	LAND CONTRACT
LAST 3 MOS	LAST 12 MOS	LAST 31 MOS	EXEMPTION	DEFICIENCY	JDGMT LIEN	OVER \$600 PAID
				YES EQUITY	NO EQUITY	OVERFINANCED
TAX LIEN	1 st MORT	2d MORT	3d MORT	APPRAISAL	CHARGE OFF	FAMILY/FRIEND

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

<p><u>INSTRUCTIONS</u></p> <p>19. Make copies of this form as needed. 20. Complete a separate worksheet for each creditor even if you intend to keep paying them. 21. List creditors where the balance due is disputed. 22. Do not list paid up utilities or paid up insurance. 23. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.</p>

APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

FOR ATTORNEY USE—DO NOT WRITE BELOW

- | | | | | | | |
|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
| SOLE | JOINT | CREDIT CARD | MEDICAL | TAXES | REAL EST. LIEN | LAND CONTRACT |
| LAST 3 MOS | LAST 12 MOS | LAST 31 MOS | EXEMPTION | DEFICIENCY | JDGMT LIEN | OVER \$600 PAID |
| | | | | YES EQUITY | NO EQUITY | OVERFINANCED |
| TAX LIEN | 1 st MORT | 2d MORT | 3d MORT | APPRAISAL | CHARGE OFF | FAMILY/FRIEND |

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS
25. Make copies of this form as needed.
26. Complete a separate worksheet for each creditor even if you intend to keep paying them.
27. List creditors where the balance due is disputed.
28. Do not list paid up utilities or paid up insurance.
29. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$
MINIMUM MONTHLY PAYMENT	\$
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	
ACCOUNT NUMBER (IF KNOWN)	

COLLECTION AGENCY OR ATTORNEY	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	

FOR ATTORNEY USE—DO NOT WRITE BELOW

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
| SOLE | JOINT | CREDIT CARD | MEDICAL | TAXES | REAL EST. LIEN | LAND CONTRACT |
| LAST 3 MOS | LAST 12 MOS | LAST 31 MOS | EXEMPTION | DEFICIENCY | JDGMT LIEN | OVER \$600 PAID |
| | | | | YES EQUITY | NO EQUITY | OVERFINANCED |
| TAX LIEN | 1 st MORT | 2d MORT | 3d MORT | APPRAISAL | CHARGE OFF | FAMILY/FRIEND |

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS

31. Make copies of this form as needed.
 32. Complete a separate worksheet for each creditor even if you intend to keep paying them.
 33. List creditors where the balance due is disputed.
 34. Do not list paid up utilities or paid up insurance.
 35. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
| SOLE | JOINT | CREDIT CARD | MEDICAL | TAXES | REAL EST. LIEN | LAND CONTRACT |
| LAST 3 MOS | LAST 12 MOS | LAST 31 MOS | EXEMPTION | DEFICIENCY | JDGMT LIEN | OVER \$600 PAID |
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| TAX LIEN | 1 st MORT | 2d MORT | 3d MORT | APPRAISAL | CHARGE OFF | FAMILY/FRIEND |

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS
37. Make copies of this form as needed.
38. Complete a separate worksheet for each creditor even if you intend to keep paying them.
39. List creditors where the balance due is disputed.
40. Do not list paid up utilities or paid up insurance.
41. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$
MINIMUM MONTHLY PAYMENT	\$
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	
ACCOUNT NUMBER (IF KNOWN)	

COLLECTION AGENCY OR ATTORNEY	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	

FOR ATTORNEY USE—DO NOT WRITE BELOW

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
| SOLE | JOINT | CREDIT CARD | MEDICAL | TAXES | REAL EST. LIEN | LAND CONTRACT |
| LAST 3 MOS | LAST 12 MOS | LAST 31 MOS | EXEMPTION | DEFICIENCY | JDGMT LIEN | OVER \$600 PAID |
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| TAX LIEN | 1 st MORT | 2d MORT | 3d MORT | APPRAISAL | CHARGE OFF | FAMILY/FRIEND |

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

<u>INSTRUCTIONS</u>
43. Make copies of this form as needed.
44. Complete a separate worksheet for each creditor even if you intend to keep paying them.
45. List creditors where the balance due is disputed.
46. Do not list paid up utilities or paid up insurance.
47. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

FOR ATTORNEY USE—DO NOT WRITE BELOW

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
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| TAX LIEN | 1 st MORT | 2d MORT | 3d MORT | APPRAISAL | CHARGE OFF | FAMILY/FRIEND |

CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS
49. Make copies of this form as needed.
50. Complete a separate worksheet for each creditor even if you intend to keep paying them.
51. List creditors where the balance due is disputed.
52. Do not list paid up utilities or paid up insurance.
53. Failure to list a creditor will cause that creditor not to be discharged, and you will be liable for the debt.

APPROXIMATE BALANCE DUE	\$
MINIMUM MONTHLY PAYMENT	\$
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	
ACCOUNT NUMBER (IF KNOWN)	

COLLECTION AGENCY OR ATTORNEY	
ADDRESS 1	
ADDRESS 2	
CITY, STATE, ZIP	

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
| SOLE | JOINT | CREDIT CARD | MEDICAL | TAXES | REAL EST. LIEN | LAND CONTRACT |
| LAST 3 MOS | LAST 12 MOS | LAST 31 MOS | EXEMPTION | DEFICIENCY | JDGMT LIEN | OVER \$600 PAID |
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CO-SIGNER NAME, ADDRESS _____

SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____

CREDITOR WORKSHEET

DATE: _____

INSTRUCTIONS

55. Make copies of this form as needed.
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APPROXIMATE BALANCE DUE	\$ _____
MINIMUM MONTHLY PAYMENT	\$ _____
CIRCLE PAYMENTS BEHIND	CURRENT 1 2 3 4 5 6 7 8 9 10 11 12

CREDITOR NAME	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____
ACCOUNT NUMBER (IF KNOWN)	_____

COLLECTION AGENCY OR ATTORNEY	_____
ADDRESS 1	_____
ADDRESS 2	_____
CITY, STATE, ZIP	_____

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|------------|----------------------|-------------|------------|-------------|----------------|-----------------|
| LAWSUIT | GARNISHMENT | CO-SIGNER | AUTOMOBILE | SECURED | UNSECURED | REPOSSESSION |
| RETAIN | SURRENDER | RENTAL | LEASE | REAL ESTATE | MOBILE HOME | DISPUTED |
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SECURED PROPERTY ADDRESS _____

LAWSUIT/GARNISHMENT ISSUES _____

EQUITY ISSUES _____

REPOSSESSION INFO _____

VEHICLE INFO _____