**FILING AN INDIVIDUAL CHAPTER 11 CASE (INCLUDING JOINT CASES)**
**UNITED STATES BANKRUPTCY COURT, EASTERN DISTRICT OF CALIFORNIA**
These documents are intended to help debtors filing without an attorney.

## Forms and Legal Advice

Attached to this document are forms and a list of form requirements for a chapter 11 individual case.

You must complete and sign each required document before submitting them to the court. You may need to enter "zero" or "none" in a blank space to fully complete the form.

Federal law prohibits the bankruptcy court from giving any type of legal advice or instruction. If you have a question about how to fill out a form, it is recommended that you contact an attorney.

## Required Credit Counseling

Prior to the submission of your bankruptcy case, a Certificate of Credit Counseling must be completed. Only credit counseling organizations that have been approved by the U.S. Trustee Program may issue this certificate. Find an approved credit counseling agency by going to this website: https://www.justice.gov/ust/credit-counseling-debtor-education-information.

## Filing Fee

For the current filing fee, see the attached **Required Forms for a Chapter 11 Case.**

Filing fees from individuals filing without an attorney must be paid in person or by mail with money orders or cashier's checks. All money orders and cashier's checks must be made payable to: Clerk, U.S. Bankruptcy Court. Debit cards are also accepted in person at our Sacramento and Fresno offices. Debtors may use our Online Installment Payment system to pay court approved filing fee installment payments. **No cash accepted**.

Forms to apply to pay the chapter 11 filing fee in installments are available in the attached forms package.

**Where and How to File Your Documents**

<table>
<tr><th>If you reside in this county:</th><th>Mail or deliver your documents and Filing Fee to:</th><th>Electronic Filing Option:</th></tr>
<tr><td>Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Mono, Nevada, Placer Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba</td><td>U.S. Bankruptcy Court<br>501 I Street, #3-200<br>Sacramento, CA 95814<br>916-930-4400</td><td rowspan="3">To save time and the expense of traveling to one of our courthouses, you may submit your documents online using the Online Debtor Dropbox. If your documents are accepted, you will receive a confirmation email, including copies of your documents and instructions on how to pay your filing fee.<br><br>Training Videos:<br><br>• How to Submit a New Case<br>• How to Submit documents in an existing case.</td></tr>
<tr><td>Fresno, Inyo, Kings, Kern, Madera, Mariposa, Merced, Tulare</td><td>U.S. Bankruptcy Court<br>2500 Tulare Street, #2501<br>Fresno, CA 93721<br>559-499-5800</td></tr>
<tr><td></td><td>Please submit original signed documents to the court. If you would like a copy of the documents that you file, please provide a photocopy of each one along with the original. If you are filing by mail, please also submit a self-addressed, stamped envelope with sufficient postage to return your copies to you.</td></tr>
</table>

**After You File**

Read everything very closely that is sent to you regarding your bankruptcy case.

A *Notice of Chapter 11 Bankruptcy Case* will be mailed to you and the creditors on the mailing list you prepared. This document will list important information such as deadlines and the date, time, and location of a hearing called a “Meeting of Creditors.” You are required to attend this hearing. At the hearing, the trustee appointed in your case will question you about your assets and documents you filed.

If you do not file all documents in your case, you will also receive a *Notice of Incomplete Filing and Notice of Intent to Dismiss Case*, which will include a list of documents that you still need to file and the due dates.

*You will also receive a Notice of Requirement to File Certification about a Financial Management Course (Official Form 423),* along with a form to fill out regarding your instructional course in personal financial management. Failure to take this class and return the form to the court may result in your case being closed without a discharge.

**UNITED STATES BANKRUPTCY COURT – EASTERN DISTRICT OF CALIFORNIA**
**REQUIRED FORMS AND FEES FOR AN INDIVIDUAL CHAPTER 11 CASE (INCLUDING JOINT CASES)**

The current filing fee for a chapter 11 bankruptcy is $1,078.

| Forms | Form Number Required for Individual Debtors | When is this form due? |
|---|---|---|
| Voluntary Petition | 101 | Time of Filing |
| Master Address List with Verification | EDC 2-100<br>*For more information regarding creating and submitting your master address list, see attached Guidelines for Preparation of Master Address List.* | |
| List of 20 Largest Unsecured Creditors | 104 | |
| Certificate of Credit Counseling | No Form Provided | |
| Statement of Social Security Number | 121 | |
| Schedule A/B | 106A/B | Within 14 Days of Filing |
| Schedule C | 106C | |
| Schedule D | 106D | |
| Schedule E/F | 106E/F | |
| Schedule G | 106G | |
| Schedule H | 106H | |
| Schedule I | 106I | |
| Schedule J | 106J | |
| | 106J2 *(For joint debtors with a separate household.)* | |
| Declaration About Schedules | 106Dec | |
| Summary of Assets and Liabilities | 106Sum | |
| Statement of Financial Affairs | 107 | |
| Chapter 11 Statement of Your Monthly Income | 122B *(Not required for cases filed under Subchapter V.)* | |
| Notice to Individuals with Primarily Consumer Debts | 2010 | |
| Attorney's Disclosure of Compensation | 2030 *(Only required from debtors who are represented by an attorney)* | |
| Bankruptcy Petition Preparer's Notice, Declaration and Signature | 119 (Only required if the forms have been prepared by a Bankruptcy Petition Preparer.) | |
| Disclosure of Compensation of Bankruptcy Preparer | 2800 (Only required if the forms have been prepared by a Bankruptcy Petition Preparer.) | |

**OFFICE OF THE CLERK**
**UNITED STATES BANKRUPTCY COURT**
**EASTERN DISTRICT OF CALIFORNIA**

# GUIDELINES FOR PREPARATION OF MASTER ADDRESS LISTS FOR DEBTORS NOT REPRESENTED BY ATTORNEYS[1]

The following guidelines have been approved by the Court and are issued pursuant to Local Bankruptcy Rule 1007-1(b).

A Master Address List includes the names, addresses and zip codes of all creditors in a bankruptcy case. This list is used for noticing and must be filed at the time the petition is filed.

The Court's computer system requires the Master Address List to be prepared for electronic recognition. All Master Address Lists must comply with the following guidelines.

Debtors not represented by an attorney, or whose petitions are prepared by a Bankruptcy Petition Preparer, must prepare the Master Address List using one of the following methods:

- In electronic format when submitting their petition online through the court's Debtor Drop Box program available at www.debtordropbox.caeb.uscourts.gov. This system will format your address list and electronically produce your required verification.
- In hard copy format, using the court's online application available at www.caeb.uscourts.gov/mal/. This guided process will help you complete the address list in the correct format and generate the required verification.
- In hard copy format, following the example and requirements below.

## Sample Master Address List

Sears Credit
123 Main Street
Sacramento, CA 95222

Wells Fargo Bank
8000 W Major Blvd
Chicago, IL 12345

Bank of Denver
123 Any Street
PO Box 1234
Denver, CO 80202

(EDC Form 2-191, New 4/2024)

[1] Attorneys should refer to EDC Form 2-190, *Guidelines for Preparation of Master Address Lists and Master Equity Security Holder Lists*

## General Format Requirements

- Use only plain, 8.5 x 11 white paper.
- Do not print on both sides of the paper.
- Do not use letterhead or include page numbers, line numbers, headers, or footers.
- No handwriting, stray marks, correction fluid or tape.
- Lists should be typed in a single column on the page and prepared in Courier 10 cpi (same as 12 point on a word processor).
- Limit the name and address to 5 lines per creditor.
- Limit each line to 40 characters or less.
- Names of individuals must be in first/middle/last name order. Do not include titles, i.e., Mr., Mrs.
- Creditors must be listed alphabetically, according to the first letter of the company or first name.
- Do not include punctuation in names and addresses, including periods (.) after abbreviations or initials. One comma between the city and state is permitted.
- Do not use <u>any</u> special characters such as %. Hyphens in nine-digit zip codes are permitted.
- "Care of", and "attention" designations may be included <u>only</u> on the second line.
- The city, state and zip code must be on the <u>last</u> line. The name of the state must be abbreviated using two upper case letters. Zip codes are mandatory.
- Foreign addresses must include the <u>complete</u> name of the country.
- Leave at least two blank lines between one creditor's name and address and another's. Do not leave blank lines within an address, or between a creditor's name and address.
- Do not duplicate creditors with the same address, even if there is more than one account with that creditor. Do not include account numbers in the list of creditors.
- Do not include the debtor, joint debtor, attorney for the debtor(s), or United States Trustee on the list.
- When the Unites States is a creditor on a debt for other than taxes, it must be listed on Master Address Lists in accordance with Local Bankruptcy Rule 2002-1(a). Other federal and state agencies that have specified particular addresses to which notice of bankruptcy proceeding must be listed on Master Address Lists using the addressed shown on form EDC 2-785, Roster of Governmental Agencies.
- Every Master Address List must be accompanied by a Verification of Master Address List, form EDC 2-100.

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

United States Bankruptcy Court for the:

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

**06/24**

**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**<br>Write the name that is on your government-issued picture identification (for example, your driver's license or passport).<br>Bring your picture identification to your meeting with the trustee. | First name<br>Middle name<br>Last name<br>Suffix (Sr., Jr., II, III) | First name<br>Middle name<br>Last name<br>Suffix (Sr., Jr., II, III) |
| **2. All other names you have used in the last 8 years**<br>Include your married or maiden names and any assumed, trade names and *doing business as* names.<br>Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition. | First name<br>Middle name<br>Last name<br>First name<br>Middle name<br>Last name<br>Business name (if applicable)<br>Business name (if applicable) | First name<br>Middle name<br>Last name<br>First name<br>Middle name<br>Last name<br>Business name (if applicable)<br>Business name (if applicable) |
| **3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number** (ITIN) | xxx – xx – ____ ____ ____ ____<br>OR<br>9 xx – xx – ____ ____ ____ ____ | xxx – xx – ____ ____ ____ ____<br>OR<br>9 xx – xx – ____ ____ ____ ____ |

| | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|---|---|---|
| **4. Your Employer Identification Number (EIN), if any.** | ___ ___ – ___ ___ ___ ___ ___ ___ ___<br>EIN<br>___ ___ – ___ ___ ___ ___ ___ ___ ___<br>EIN | ___ ___ – ___ ___ ___ ___ ___ ___ ___<br>EIN<br>___ ___ – ___ ___ ___ ___ ___ ___ ___<br>EIN |
| **5. Where you live** | _____<br>Number Street<br>_____<br>_____<br>City State ZIP Code<br>_____<br>County<br>**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.<br>_____<br>Number Street<br>_____<br>P.O. Box<br>_____<br>City State ZIP Code | **If Debtor 2 lives at a different address:**<br>_____<br>Number Street<br>_____<br>_____<br>City State ZIP Code<br>_____<br>County<br>**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.<br>_____<br>Number Street<br>_____<br>P.O. Box<br>_____<br>City State ZIP Code |
| **6. Why you are choosing *this district* to file for bankruptcy** | *Check one:*<br>❑ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.<br>❑ I have another reason. Explain. (See 28 U.S.C. § 1408.)<br>_____<br>_____<br>_____<br>_____ | *Check one:*<br>❑ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.<br>❑ I have another reason. Explain. (See 28 U.S.C. § 1408.)<br>_____<br>_____<br>_____<br>_____ |

## 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, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ❑ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

## 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?**

**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?**

- ❑ 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

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

| | | |
|---|---|---|
| ❑ 1-49 | ❑ 1,000-5,000 | ❑ 25,001-50,000 |
| ❑ 50-99 | ❑ 5,001-10,000 | ❑ 50,001-100,000 |
| ❑ 100-199 | ❑ 10,001-25,000 | ❑ More than 100,000 |
| ❑ 200-999 | | |

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

| | | |
|---|---|---|
| ❑ $0-$50,000 | ❑ $1,000,001-$10 million | ❑ $500,000,001-$1 billion |
| ❑ $50,001-$100,000 | ❑ $10,000,001-$50 million | ❑ $1,000,000,001-$10 billion |
| ❑ $100,001-$500,000 | ❑ $50,000,001-$100 million | ❑ $10,000,000,001-$50 billion |
| ❑ $500,001-$1 million | ❑ $100,000,001-$500 million | ❑ More than $50 billion |

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

| | | |
|---|---|---|
| ❑ $0-$50,000 | ❑ $1,000,001-$10 million | ❑ $500,000,001-$1 billion |
| ❑ $50,001-$100,000 | ❑ $10,000,001-$50 million | ❑ $1,000,000,001-$10 billion |
| ❑ $100,001-$500,000 | ❑ $50,000,001-$100 million | ❑ $10,000,000,001-$50 billion |
| ❑ $500,001-$1 million | ❑ $100,000,001-$500 million | ❑ 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.

✘ _____
Signature of Debtor 1

Executed on _____
MM / DD / YYYY

✘ _____
Signature of Debtor 2

Executed on _____
MM / DD / YYYY

**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.

✘ _____ Date _____
Signature of Attorney for Debtor 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.

✘ _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

✘ _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

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

United States Bankruptcy Court for the:

_____ District of _____
State

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. |
| ✘ _____ | ✘ _____ |
| Signature of Debtor 1 | Signature of Debtor 2 |
| Date _____ MM / DD / YYYY | Date _____ MM / DD / YYYY |

**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 _____
(State)

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

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)

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

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

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)

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

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

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)

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

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**<br>*Examples*: Major appliances, furniture, linens, china, kitchenware<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 7. **Electronics**<br>*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 8. **Collectibles of value**<br>*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<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 9. **Equipment for sports and hobbies**<br>*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 10. **Firearms**<br>*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 11. **Clothes**<br>*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 12. **Jewelry**<br>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 13. **Non-farm animals**<br>*Examples:* Dogs, cats, birds, horses<br>❑ No<br>❑ Yes. Describe..... | $_____ |
| 14. **Any other personal and household items you did not already list, including any health aids you did not list**<br>❑ No<br>❑ 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
- ❑ Yes. Give specific information about them. .....

| Name of entity: | % of ownership: | |
|---|---|---|
| _____ | _____% | $_____ |
| _____ | _____% | $_____ |
| _____ | _____% | $_____ |

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: | _____ | $_____ |

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
❑ 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
❑ 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

**04/25**

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**<br>Copy the value from *Schedule A/B* | **Amount of the exemption you claim**<br>*Check only one box for each exemption.* | **Specific laws that allow exemption** |
|---|---|---|---|
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |

3. **Are you claiming a homestead exemption of more than $214,000?**
   (Subject to adjustment on 4/01/28 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

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

## 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**<br>Copy the value from *Schedule A/B* | **Amount of the exemption you claim**<br>*Check only one box for each exemption* | **Specific laws that allow exemption** |
|---|---|---|---|
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 100% of fair market value, up to any applicable statutory limit | _____ |
| Brief description: _____<br>Line from *Schedule A/B:* _____ | $_____ | ❑ $ _____<br>❑ 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 _____
(State)

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 _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>**Who owes the debt?** Check one.<br>❑ Debtor 1 only<br>❑ Debtor 2 only<br>❑ Debtor 1 and Debtor 2 only<br>❑ At least one of the debtors and another<br>❑ **Check if this claim relates to a community debt**<br>**Date debt was incurred** _____ | **Describe the property that secures the claim:**<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>**Nature of lien**. Check all that apply.<br>❑ An agreement you made (such as mortgage or secured car loan)<br>❑ Statutory lien (such as tax lien, mechanic's lien)<br>❑ Judgment lien from a lawsuit<br>❑ Other (including a right to offset) _____<br>**Last 4 digits of account number** ___ ___ ___ ___ | $_____ | $_____ | $_____ |
| 2.2 _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>**Who owes the debt?** Check one.<br>❑ Debtor 1 only<br>❑ Debtor 2 only<br>❑ Debtor 1 and Debtor 2 only<br>❑ At least one of the debtors and another<br>❑ **Check if this claim relates to a community debt**<br>**Date debt was incurred** _____ | **Describe the property that secures the claim:**<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>**Nature of lien**. Check all that apply.<br>❑ An agreement you made (such as mortgage or secured car loan)<br>❑ Statutory lien (such as tax lien, mechanic's lien)<br>❑ Judgment lien from a lawsuit<br>❑ Other (including a right to offset) _____<br>**Last 4 digits of account number** ___ ___ ___ ___ | $_____ | $_____ | $_____ |
| **Add the dollar value of your entries in Column A on this page. Write that number here:** | | $_____ | |

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

**Part 1: Additional Page**

**After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.**

| | *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<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>**Who owes the debt?** Check one.<br>☐ Debtor 1 only<br>☐ Debtor 2 only<br>☐ Debtor 1 and Debtor 2 only<br>☐ At least one of the debtors and another<br>☐ **Check if this claim relates to a community debt**<br>**Date debt was incurred** _____ | **Describe the property that secures the claim:**<br>**As of the date you file, the claim is:** Check all that apply.<br>☐ Contingent<br>☐ Unliquidated<br>☐ Disputed<br>**Nature of lien**. Check all that apply.<br>☐ An agreement you made (such as mortgage or secured car loan)<br>☐ Statutory lien (such as tax lien, mechanic's lien)<br>☐ Judgment lien from a lawsuit<br>☐ Other (including a right to offset) _____<br>**Last 4 digits of account number** ___ ___ ___ ___ | $_____ | $_____ | $_____ |
| ☐ _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>**Who owes the debt?** Check one.<br>☐ Debtor 1 only<br>☐ Debtor 2 only<br>☐ Debtor 1 and Debtor 2 only<br>☐ At least one of the debtors and another<br>☐ **Check if this claim relates to a community debt**<br>**Date debt was incurred** _____ | **Describe the property that secures the claim:**<br>**As of the date you file, the claim is:** Check all that apply.<br>☐ Contingent<br>☐ Unliquidated<br>☐ Disputed<br>**Nature of lien**. Check all that apply.<br>☐ An agreement you made (such as mortgage or secured car loan)<br>☐ Statutory lien (such as tax lien, mechanic's lien)<br>☐ Judgment lien from a lawsuit<br>☐ Other (including a right to offset) _____<br>**Last 4 digits of account number** ___ ___ ___ ___ | $_____ | $_____ | $_____ |
| ☐ _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>**Who owes the debt?** Check one.<br>☐ Debtor 1 only<br>☐ Debtor 2 only<br>☐ Debtor 1 and Debtor 2 only<br>☐ At least one of the debtors and another<br>☐ **Check if this claim relates to a community debt**<br>**Date debt was incurred** _____ | **Describe the property that secures the claim:**<br>**As of the date you file, the claim is:** Check all that apply.<br>☐ Contingent<br>☐ Unliquidated<br>☐ Disputed<br>**Nature of lien**. Check all that apply.<br>☐ An agreement you made (such as mortgage or secured car loan)<br>☐ Statutory lien (such as tax lien, mechanic's lien)<br>☐ Judgment lien from a lawsuit<br>☐ Other (including a right to offset) _____<br>**Last 4 digits of account number** ___ ___ ___ ___ | $_____ | $_____ | $_____ |

**Add the dollar value of your entries in Column A on this page. Write that number here:** $_____

**If this is the last page of your form, add the dollar value totals from all pages. Write that number here:** $_____

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

## 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.**

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

☐ _____
Name
_____
Number Street
_____
_____
City State ZIP Code

**On which line in Part 1 did you enter the creditor?** _____

**Last 4 digits of account number** ___ ___ ___ ___

**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 _____
(State)

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.)

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

_____
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 _____

_____
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 _____

_____
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.

**Total claim**

4.1

_____
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 _____

4.2

_____
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 _____

4.3

_____
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 2: Your NONPRIORITY Unsecured Claims – Continuation Page

**After listing any entries on this page, number them beginning with 4.5, followed by 4.6, 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 _____
(State)

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<br>Number Street<br>City State ZIP Code | |
| 2.2 | Name<br>Number Street<br>City State ZIP Code | |
| 2.3 | Name<br>Number Street<br>City State ZIP Code | |
| 2.4 | Name<br>Number Street<br>City State ZIP Code | |
| 2.5 | Name<br>Number Street<br>City State ZIP Code | |

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

## 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 |
|---|---|
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |
| 2._ Name<br>Number Street<br>City State ZIP Code | |

**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 _____
(State)

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**<br>Check all schedules that apply: |
|---|---|---|
| 3.1 | _____<br>Name<br>_____<br>Number Street<br>_____<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3.2 | _____<br>Name<br>_____<br>Number Street<br>_____<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3.3 | _____<br>Name<br>_____<br>Number Street<br>_____<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |

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

## Additional Page to List More Codebtors

| | *Column 1:* **Your codebtor** | *Column 2:* **The creditor to whom you owe the debt**<br>Check all schedules that apply: |
|---|---|---|
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ Schedule G, line _____ |
| 3._ | Name<br>Number Street<br>City State ZIP Code | ❑ Schedule D, line _____<br>❑ Schedule E/F, line _____<br>❑ 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 _____
(State)

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.

| | Debtor 1 | Debtor 2 or non-filing spouse |
|---|---|---|
| **Employment status** | ❑ Employed<br>❑ Not employed | ❑ Employed<br>❑ Not employed |
| **Occupation** | _____ | _____ |
| **Employer's name** | _____ | _____ |
| **Employer's address** | _____<br>Number Street<br>_____<br>_____<br>City State ZIP Code | _____<br>Number Street<br>_____<br>_____<br>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.

| | | 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. | 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. | $_____ | $_____ |
| 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**<br>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**<br>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**<br>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.<br>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. | $_____ | $_____ |
| 10. **Calculate monthly income.** Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | $_____ + | $_____ = $_____ |

11. **State all other regular contributions to the expenses 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. $_____
**Combined monthly income**

13. **Do you expect an increase or decrease within the year after you file this form?**
❑ No.
❑ 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 _____
(State)

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.)**

| | | 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. **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 _____
(State)

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. | $_____ |

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

| | | 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. **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 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**<br>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**<br>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)<br>Copy your combined monthly income from line 12 of *Schedule I* | $ _____ |
| 5. *Schedule J: Your Expenses* (Official Form 106J)<br>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 _____
(State)

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.**

✘ _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

✘ _____
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 107

## Statement of Financial Affairs for Individuals Filing for Bankruptcy

**04/25**

**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<br>_____<br>_____ City State ZIP Code | From _____<br>To _____ | ❑ Same as Debtor 1<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | ❑ Same as Debtor 1<br>From _____<br>To _____ |
| _____ Number Street<br>_____<br>_____ City State ZIP Code | From _____<br>To _____ | ❑ Same as Debtor 1<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | ❑ Same as Debtor 1<br>From _____<br>To _____ |

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) |
| **From January 1 of current year until the date you filed for bankruptcy:** | ❑ Wages, commissions, bonuses, tips<br>❑ Operating a business | $_____ | ❑ Wages, commissions, bonuses, tips<br>❑ Operating a business | $_____ |
| **For last calendar year:**<br>(January 1 to December 31, _____)<br>YYYY | ❑ Wages, commissions, bonuses, tips<br>❑ Operating a business | $_____ | ❑ Wages, commissions, bonuses, tips<br>❑ Operating a business | $_____ |
| **For the calendar year before that:**<br>(January 1 to December 31, _____)<br>YYYY | ❑ Wages, commissions, bonuses, tips<br>❑ Operating a business | $_____ | ❑ Wages, commissions, bonuses, tips<br>❑ 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) |
| **From January 1 of current year until the date you filed for bankruptcy:** | _____ | $_____ | _____ | $_____ |
| | _____ | $_____ | _____ | $_____ |
| | _____ | $_____ | _____ | $_____ |
| **For last calendar year:**<br>(January 1 to December 31, _____)<br>YYYY | _____ | $_____ | _____ | $_____ |
| | _____ | $_____ | _____ | $_____ |
| | _____ | $_____ | _____ | $_____ |
| **For the calendar year before that:**<br>(January 1 to December 31, _____)<br>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 $8,575* or more?

❑ No. Go to line 7.

❑ Yes. List below each creditor to whom you paid a total of $8,575* 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 4/01/28 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<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | _____<br>_____<br>_____ | $_____ | $_____ | ❑ Mortgage<br>❑ Car<br>❑ Credit card<br>❑ Loan repayment<br>❑ Suppliers or vendors<br>❑ Other _____ |
| _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | _____<br>_____<br>_____ | $_____ | $_____ | ❑ Mortgage<br>❑ Car<br>❑ Credit card<br>❑ Loan repayment<br>❑ Suppliers or vendors<br>❑ Other _____ |
| _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | _____<br>_____<br>_____ | $_____ | $_____ | ❑ Mortgage<br>❑ Car<br>❑ Credit card<br>❑ Loan repayment<br>❑ Suppliers or vendors<br>❑ 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<br>Number Street<br>City State ZIP Code | | $ | $ | |
| Insider's Name<br>Number Street<br>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<br>Include creditor's name |
|---|---|---|---|---|
| Insider's Name<br>Number Street<br>City State ZIP Code | | $ | $ | |
| Insider's Name<br>Number Street<br>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_____<br>_____<br>Case number _____ | | _____ Court Name<br>_____ Number Street<br>_____ City State ZIP Code | ❑ Pending<br>❑ On appeal<br>❑ Concluded |
| Case title_____<br>_____<br>Case number _____ | | _____ Court Name<br>_____ Number Street<br>_____ City State ZIP Code | ❑ Pending<br>❑ On appeal<br>❑ 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<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | **Explain what happened**<br>❑ Property was repossessed.<br>❑ Property was foreclosed.<br>❑ Property was garnished.<br>❑ Property was attached, seized, or levied. | _____ | $_____ |
| | **Describe the property** | **Date** | **Value of the property** |
| _____ Creditor's Name<br>_____ Number Street<br>_____<br>_____ City State ZIP Code | **Explain what happened**<br>❑ Property was repossessed.<br>❑ Property was foreclosed.<br>❑ Property was garnished.<br>❑ 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<br>Number Street<br>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<br>Number Street<br>City State ZIP Code<br>Person's relationship to you _____ | | _____<br>_____ | $_____<br>$_____ |

| 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<br>Number Street<br>City State ZIP Code<br>Person's relationship to you _____ | | _____<br>_____ | $_____<br>$_____ |

**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<br>_____<br>_____ Number Street<br>_____ City State ZIP Code | | _____<br>_____ | $_____<br>$_____ |

## 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<br>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 |
|---|---|---|---|
| | | _____ | $_____ |

## 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<br>_____ Number Street<br>_____<br>_____ City State ZIP Code<br>_____ Email or website address<br>_____ Person Who Made the Payment, if Not You | | _____<br>_____ | $_____<br>$_____ |

| | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|---|---|
| Person Who Was Paid<br>Number Street<br>City State ZIP Code<br>Email or website address<br>Person Who Made the Payment, if Not You | | _____<br>_____ | $_____<br>$_____ |

**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<br>Number Street<br>City State ZIP Code | | _____<br>_____ | $_____<br>$_____ |

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<br>Number Street<br>City State ZIP Code<br>Person's relationship to you _____ | | | _____ |
| Person Who Received Transfer<br>Number Street<br>City State ZIP Code<br>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.

| | Description and value of the property transferred | Date transfer was made |
|---|---|---|
| Name of trust _____ | | _____ |

## 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.**

| | 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<br>Number Street<br>City State ZIP Code | XXXX–___ ___ ___ ___ | ❑ Checking<br>❑ Savings<br>❑ Money market<br>❑ Brokerage<br>❑ Other_____ | _____ | $_____ |
| Name of Financial Institution<br>Number Street<br>City State ZIP Code | XXXX–___ ___ ___ ___ | ❑ Checking<br>❑ Savings<br>❑ Money market<br>❑ Brokerage<br>❑ 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<br>Number Street<br>City State ZIP Code | Name<br>Number Street<br>City State ZIP Code | | ❑ No<br>❑ 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<br>Number Street<br>City State ZIP Code | Name<br>Number Street<br>City State ZIP Code | | ❑ No<br>❑ Yes |

## 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<br>Number Street<br>City State ZIP Code | Number Street<br>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<br>Number Street<br>City State ZIP Code | Governmental unit<br>Number Street<br>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 | | | |

**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_____ | Court Name | | ❑ Pending<br>❑ On appeal<br>❑ Concluded |
| | Number Street | | |
| Case number | 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.**

| | Describe the nature of the business | Employer Identification number<br>Do not include Social Security number or ITIN. |
|---|---|---|
| Business Name | | EIN: ___ ___ – ___ ___ ___ ___ ___ ___ ___ |
| Number Street | Name of accountant or bookkeeper | Dates business existed |
| | | From _____ To _____ |
| City State ZIP Code | | |

| | Describe the nature of the business | Employer Identification number<br>Do not include Social Security number or ITIN. |
|---|---|---|
| Business Name | | EIN: ___ ___ – ___ ___ ___ ___ ___ ___ ___ |
| Number Street | Name of accountant or bookkeeper | Dates business existed |
| | | From _____ To _____ |
| City State ZIP Code | | |

| | Describe the nature of the business | Employer Identification number<br>Do not include Social Security number or ITIN. |
|---|---|---|
| Business Name<br><br>Number Street<br><br>City State ZIP Code | | EIN: ___ ___ – ___ ___ ___ ___ ___ ___ ___ |
| | Name of accountant or bookkeeper | 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<br><br>Number Street<br><br>City State ZIP Code | MM / DD / YYYY |

## 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).

**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 _____
(State)

Case number _____
(If known)

❒ Check if this is an amended filing

Official Form 122B

# Chapter 11 Statement of Your Current Monthly Income

12/21

**You must file this form if you are an individual and are filing for bankruptcy under Chapter 11 (other than under Subchapter V). 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 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.** Fill out Column A, 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** |
|---|---|---|
| 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**

| | Debtor 1 | Debtor 2 | | | |
|---|---|---|---|---|---|
| Gross receipts (before all deductions) | $_____ | $_____ | | | |
| Ordinary and necessary operating expenses | – $_____ | – $_____ | | | |
| Net monthly income from a business, profession, or farm | $_____ | $_____ | Copy here➔ | $_____ | $_____ |

6. **Net income from rental and other real property**

| | 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➔ | $_____ | $_____ |

| | *Column A* **Debtor 1** | *Column B* **Debtor 2** |
|---|---|---|
| 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. 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: 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.

✘ _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

✘ _____
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 _____
(State)

Case number _____
(If known)

❑ Check if this is an amended filing

# Official Form 104

## For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

**If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is 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 percent 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. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.**

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.**

**Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.**

| | | Unsecured claim |
|---|---|---|
| **1** | **What is the nature of the claim?** _____ | $_____ |
| Creditor's Name _____ | **As of the date you file, the claim is:** Check all that apply. | |
| Number Street _____ | ❑ Contingent | |
| _____ | ❑ Unliquidated | |
| City State ZIP Code _____ | ❑ Disputed | |
| Contact _____ | ❑ None of the above apply | |
| Contact phone _____ | **Does the creditor have a lien on your property?** | |
| | ❑ No | |
| | ❑ Yes. Total claim (secured and unsecured): $_____ | |
| | Value of security: - $_____ | |
| | Unsecured claim $_____ | |
| **2** | **What is the nature of the claim?** _____ | $_____ |
| Creditor's Name _____ | **As of the date you file, the claim is:** Check all that apply. | |
| Number Street _____ | ❑ Contingent | |
| _____ | ❑ Unliquidated | |
| City State ZIP Code _____ | ❑ Disputed | |
| Contact _____ | ❑ None of the above apply | |
| Contact phone _____ | **Does the creditor have a lien on your property?** | |
| | ❑ No | |
| | ❑ Yes. Total claim (secured and unsecured): $_____ | |
| | Value of security: - $_____ | |
| | Unsecured claim $_____ | |

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

| | | | Unsecured claim |
|---|---|---|---|
| **3** | Creditor's Name<br>Number Street<br>City State ZIP Code<br>Contact<br>Contact phone | **What is the nature of the claim?** _____<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>❑ None of the above apply<br>**Does the creditor have a lien on your property?**<br>❑ No<br>❑ Yes. Total claim (secured and unsecured): $_____<br>Value of security: - $_____<br>Unsecured claim $_____ | $_____ |
| **4** | Creditor's Name<br>Number Street<br>City State ZIP Code<br>Contact<br>Contact phone | **What is the nature of the claim?** _____<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>❑ None of the above apply<br>**Does the creditor have a lien on your property?**<br>❑ No<br>❑ Yes. Total claim (secured and unsecured): $_____<br>Value of security: - $_____<br>Unsecured claim $_____ | $_____ |
| **5** | Creditor's Name<br>Number Street<br>City State ZIP Code<br>Contact<br>Contact phone | **What is the nature of the claim?** _____<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>❑ None of the above apply<br>**Does the creditor have a lien on your property?**<br>❑ No<br>❑ Yes. Total claim (secured and unsecured): $_____<br>Value of security: - $_____<br>Unsecured claim $_____ | $_____ |
| **6** | Creditor's Name<br>Number Street<br>City State ZIP Code<br>Contact<br>Contact phone | **What is the nature of the claim?** _____<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>❑ None of the above apply<br>**Does the creditor have a lien on your property?**<br>❑ No<br>❑ Yes. Total claim (secured and unsecured): $_____<br>Value of security: - $_____<br>Unsecured claim $_____ | $_____ |
| **7** | Creditor's Name<br>Number Street<br>City State ZIP Code<br>Contact<br>Contact phone | **What is the nature of the claim?** _____<br>**As of the date you file, the claim is:** Check all that apply.<br>❑ Contingent<br>❑ Unliquidated<br>❑ Disputed<br>❑ None of the above apply<br>**Does the creditor have a lien on your property?**<br>❑ No<br>❑ Yes. Total claim (secured and unsecured): $_____<br>Value of security: - $_____<br>Unsecured claim $_____ | $_____ |

**Unsecured claim**

**8**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**9**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**10**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**11**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**12**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**Unsecured claim**

**13**

Creditor's Name _____
Number Street _____
City State ZIP Code _____
Contact _____
Contact phone _____

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**
- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**14**

Creditor's Name _____
Number Street _____
City State ZIP Code _____
Contact _____
Contact phone _____

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**
- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**15**

Creditor's Name _____
Number Street _____
City State ZIP Code _____
Contact _____
Contact phone _____

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**
- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**16**

Creditor's Name _____
Number Street _____
City State ZIP Code _____
Contact _____
Contact phone _____

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**
- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**17**

Creditor's Name _____
Number Street _____
City State ZIP Code _____
Contact _____
Contact phone _____

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**
- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**Unsecured claim**

**18**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**19**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

**20**

Creditor's Name

Number Street

City State ZIP Code

Contact

Contact phone

**What is the nature of the claim?** _____ $_____

**As of the date you file, the claim is:** Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed
- ❑ None of the above apply

**Does the creditor have a lien on your property?**

- ❑ No
- ❑ Yes. Total claim (secured and unsecured): $_____
  - Value of security: - $_____
  - Unsecured claim $_____

## Part 2: Sign Below

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

✘ _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

✘ _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT**
**EASTERN DISTRICT OF CALIFORNIA**

| | | |
|---|---|---|
| In re | ) | |
| | ) | |
| | ) | Case No. |
| | ) | |
| | ) | |
| _____ | ) | |

## VERIFICATION OF MASTER ADDRESS LIST

I (we) declare under penalty of perjury that the attached Master Address List is a true, correct, and complete list of creditors and their addresses in this case.

I (we) acknowledge the following:

- Filing a Master Address List with incomplete or incorrect addresses may mean that creditor(s) with incomplete or incorrect address(es) may not receive notification of this Bankruptcy case.
- The debtor(s) and the debtor's(s') attorney or bankruptcy petition preparer, if any, share responsibility for the accuracy and completeness of the attached Master Address List.
- The Court will use the addresses on the attached Master Address List for all items that the Court mails, and will not rely on other documents filed in this case (such as schedules and statements required by the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure) to obtain or verify the addresses of creditors.

DATED:_____ _____
Debtor's Signature

DATED:_____ _____
Joint Debtor's (if any) signature

**Submit this form and your Master Address List to one of the following addresses:**

Sacramento Division
501 I Street, Suite 3-200
Sacramento, CA 95814

Fresno Division
2500 Tulare Street, Suite 2501
Fresno, CA 93721

**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 103A

# Application for Individuals to Pay the Filing Fee in Installments

12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.**

## Part 1: Select Your Chapter

**Which chapter of the Bankruptcy Code are you choosing to file under?**

❑ Chapter 7
❑ Chapter 11
❑ Chapter 12
❑ Chapter 13

## Part 2: Sign Below

**By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:**

You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.

If you do not pay the filing fee in full, then you will not receive a discharge or your debts when your bankruptcy case is closed. Your discharge, or confirmation of any plan, will be delayed until the filing fee is paid in full.

If you do not make any payment when it is due, your bankruptcy case may be dismissed or closed without discharge, and your rights in other bankruptcy proceedings may be affected.

The Clerk's Office will set the terms for payment of the filing fee, and the number of installments shall not exceed four (4).

The final installment shall be payable not later than 120 days after filing the petition.

✘ _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

✘ _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

✘ _____
Your attorney's name and signature, if you used one

Date _____
MM / DD / YYYY

# UNITED STATES BANKRUPTCY COURT
# EASTERN DISTRICT OF CALIFORNIA

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

**Revised 3/2024**

For information regarding current filing fees, please see our website at www.caeb.uscourts.gov.

**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

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.

## Chapter 11: Reorganization

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

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

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/forms/bankruptcy-forms

## 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: https://www.justice.gov/ust/credit-counseling-debtor-education-information.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.