

# LIST OF DEBTS

## Instructions on Providing Information Required by Bankruptcy Law

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

- \_\_\_\_\_ 1. READ AND FILL OUT FORMS COMPLETELY, ACCURATELY, AND NEATLY.
- \_\_\_\_\_ 2. DO NOT LEAVE BLANKS. If a particular blank does not apply to you, put "N/A" in the blank. By doing so we will know that you did not mistakenly overlook it.
- \_\_\_\_\_ 3. List **ALL** your debts.
  - a) You must list debts that will not be discharged, such as student loans and child support.
  - b) You must list debts that you intend to pay.
  - c) You must list debts that you cosigned for someone else or that someone else cosigned for you.
  - d) You must list debts to family members.
- \_\_\_\_\_ 4. Attach additional sheets if you do not have sufficient space to include all the information.
- \_\_\_\_\_ 5. In determining the amount you owe each creditor, list the amount on your most current statement or correspondence from the creditor. In rare cases your ability to file Chapter 7 or Chapter 13 may depend on how much debt you owe. In those cases, we will assist you in determining how much you owe each creditor.
- \_\_\_\_\_ 6. If a creditor is still communicating with you, use the address supplied by the creditor in at least 2 communications over the last 90 days. Do not use the address to which you send payments. Use the correspondence or inquiry address. Keep all mailings from your creditor, so we can keep up with any changes in the creditors' addresses and prove, if necessary, we used the appropriate address.
- \_\_\_\_\_ 7. List the account number, if any, for each debt.
- \_\_\_\_\_ 8. If any debts are with a collection agency or have been bought by another company, we need the name of the **original creditor** along with the name and address of the collection agency, lawyer, debt purchaser, etc. See Example Below

**Example:**

Name & Address of Creditor	Collateral/Type of Debt	Balance Owed
Citibank	Credit Cards	\$ 1500.00 Cosigned? <b>Y</b> or <b>N</b>
c/o B.C. Collection Co.	Monthly Payment: \$ 50.00	(For Office Use Only) Schedule: <b>D            E            F</b>
1234 Oak Street	# Months Behind: 7	
Anywhere, GA 30001	Collateral Value: \$ 0.00	
	Date Incurred: 12-22-05	
Phone #: 770-777-7777	Account #: 8877665544332211	

All of my debts are listed on the attached \_\_\_\_\_ pages.

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Spouse

Client Name \_\_\_\_\_

Name & Address of Creditor _____ _____ _____	Collateral/Type of Debt _____ _____ _____	Balance Owed \$ _____ Cosigned? <b>Y</b> or <b>N</b>
Monthly Payment: \$ _____ # Months Behind: _____ Collateral Value: \$ _____ Date Incurred: _____		(For Office Use Only) Schedule: <b>D    E    F</b>
Phone #: _____		Account #: _____
Name & Address of Creditor _____ _____ _____	Collateral/Type of Debt _____ _____ _____	Balance Owed \$ _____ Cosigned? <b>Y</b> or <b>N</b>
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