

RUTGERS-CAMDEN BANKRUPTCY PRO BONO PROJECT



APPENDIX PETITION, SCHEDULES AND FORMS

2011-2012

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Chapter 7 Timeline

1. Conduct the initial interview.
2. Schedule a follow-up interview with the client and the students with or without the team attorney. This may be by telephone call, or an actual meeting at the attorney's office or at the Pro Bono Office. It is preferable that this next contact occur within 2 weeks of the initial interview. This insures that the case is moving forward, and allows time for the team to check the information that it has gathered and to determine if anything else is needed. It also gives the client time to gather any requested documents, and to think about the information already given.
3. Complete and hand in to the Pro Bono Coordinator the interview evaluation form. Both students and the volunteer attorneys need to complete these forms.
4. Ensure that the client receives approved credit counseling from one of the agencies approved by the United States Trustee.
5. Prepare a draft Chapter 7 petition, schedules and creditor matrix. This should be done, at least in part by the second interview, for the supervising attorney's review and to identify any incomplete portions.
6. Complete the Current Monthly Income & Means Test Calculation.
7. Arrange an appointment with the client to review and sign the Chapter 7 petition.
8. Counsel client about post-petition responsibilities and explain what happens next with their case. Highlight the importance of **prompt** post-petition payments to their landlord and the utility companies.
9. Promptly file the Chapter 7 petition, schedules, creditor matrix and pro bono cover sheet with the Clerk of the United States Bankruptcy Court, Mitchell H. Cohen U.S. Courthouse, 401 Market Street, Camden, New Jersey 08101-2067. You will need 1 hard copy of the Petition, and 2 copies for you to get time-stamped for return to the attorney's file and to the client. If the attorney uses electronic filing, check with them prior to making your copies. **If you only file the petition, then the schedules and creditor matrix must be filed no later than 14 days thereafter, otherwise the petition may be dismissed.**
10. Draft notice of bankruptcy filing to those creditors identified as "harassing/problem creditors" or one that requires immediate notice in order to cease harmful collection activity, e.g. eviction, utility shut-off, judgment entry.

11. Within 2-3 weeks of filing the petition, be alert for notice from the U.S. Trustee scheduling the § 341(a) First Meeting of Creditors. Notice will be sent to the client, the attorney of record, and the creditors listed on the matrix. Schedule a meeting by telephone or in person with the client to discuss the preparation and attendance at this meeting. 3L students should attend these meetings. The attorney of record is required to attend.

12. Approximately 20-40 days after the Petition is filed, attend the § 341(a) First Meeting of Creditors with the client. Briefly review post-petition issues and advise the client of the next steps in their case.

13. Be aware of important deadlines tied to the scheduling of the § 341(a) meeting: Objections to Exemptions must be filed by the creditor(s) no later than 30 days after the conclusion of the meeting. Complaints to determine dischargeability must be filed no later than 60 days after the conclusion of the meeting. Even though this deadline applies to creditors, **it is good practice to file any complaints to determine dischargeability by the debtor also before the expiration of the 60 day period.** Reaffirmations as to personalty must be filed within 30 days after the 341 meeting or the automatic stay as to that property will terminate.

14. Draft complaint to determine dischargeability, motion for lien avoidance, or other court documents or amendments to debtor's schedules as needed. **Amendments to debtor's petition, schedules, list, or statement may be done at any time before the case is closed.**

15. As the time for discharge approaches, review any issues for discussion with client such as reaffirmations or redemptions of credit. **These papers must be filed not more than 30 days following the entry of an order granting or denying a discharge, with not less than 10 days notice to the debtor and the trustee.** Reaffirmations must be made prior to the granting of a discharge.

16. Approximately four to six months after the petition was filed, provide client with discharge notice and discuss post-discharge issues with client. Send closing letter to client. Send status letter to referral agency with copy to the Rutgers Project.

SJLS Guidelines/Poverty Levels

To understand the types of clients that will commonly be referred to the Project, it is helpful to understand the eligibility criteria utilized by Legal Services in determining the client's qualifications for pro bono legal assistance, since Legal Services provides the screening service for the Project.

Legal Services is prohibited from representing individuals whose family income exceeds the values indicated on the table below. For referral purposes, the Rutgers Bankruptcy Pro Bono Project accepts up to 175% of the national poverty level.

TABLE OF MAXIMUM INCOME LEVELS

Family Size	Max Gross Weekly Income	Max Gross Monthly Income	Max Gross Annual Income 125%	2011 Poverty Guideline		150% of Guideline to Waive Filing Fees	175% Increased Limit for Project
1	\$261.79	\$1,134.42	\$13,613.00	\$10,890.00		\$16,335.00	\$19,057.50
2	353.62	1,532.33	18,388.00	14,710.00		22,065.00	25,742.50
3	445.44	1,930.25	23,163.00	18,530.00		27,795.00	32,427.50
4	537.27	2,328.17	27,938.00	22,350.00		33,525.00	39,112.50
5	629.10	2,726.08	32,713.00	26,170.00		39,255.00	45,797.50
6	720.92	3,124.00	37,488.00	29,990.00		44,985.00	52,482.50
7	812.75	3,521.92	42,263.00	33,810.00		50,715.00	59,167.50
8	904.58	3,919.83	47,038.00	37,630.00		56,455.00	65,852.50
9	996.40	4,317.75	51,813.00	41,450.00		62,175.00	72,537.50
10	1,088.23	4,715.67	56,588.00	45,270.00		67,905.00	79,222.50

Legal Services may consider the existence of one or more other factors in justifying a waiver of the maximum income limitations. These factors include: (1) the current income prospects, taking into account seasonal variations in income; (2) medical expenses; (3) commitment of the applicant's gross income primarily to medical/nursing expenses; (4) fixed debts and obligations, including unpaid state, federal and local taxes, and court-ordered alimony or child support actually being paid; (5) child care, transportation and other expenses necessary for employment; (6) expenses associated with age or physical infirmity of resident family members; and (7) other significant factors related to financial liability to afford legal assistance, in the discretion of the Program Administrator.

In determining the eligibility of an applicant whose income does not exceed the MIL, the following factors are also taken into consideration:

1. If the applicant's current income prospects, taking into account seasonal variations in income, are likely to exceed the MIL, the applicant may be determined ineligible in the discretion of the Director.
2. Where private representation is available at a low cost with respect to the particular matter in which assistance is sought, the applicant may be determined ineligible in the discretion of the Director.
3. Where the consequences for the individual are insignificant if legal assistance is denied, the applicant may be determined ineligible in the discretion of the Director.
4. Where there are assets in existence which are available to the applicant and they are in excess of the asset ceiling set in Section VII, the application shall be denied.
5. Where there is a determination either by admission or by a prior administrative or judicial decision that the applicant refuses or is unwilling, without good cause, to seek or accept suitable employment, the application for services will be denied.

Legal Services also evaluates the client's eligibility in terms of certain "asset ceilings". If the family unit's total includeable assets exceed said limits then the applicant's request for assistance will be denied, subject to certain waiver provisions. The asset ceilings, as established by the Board of Directors of Legal Services take into consideration the economy of the particular county and the cost of living for low-income persons so as to ensure the availability of Legal Services' limited resources and services to those in the greatest need.

The maximum allowable equity value of liquid assets, as defined by SJLS, which an applicant and/or any resident member of the family unit may own shall not exceed:

Seniors - \$12,000 maximum for senior household;

Others - \$10,000 maximum for family unit.

The Director is vested with the authority to waive the ceilings on allowable assets in unusual or extremely meritorious situations.

If a client who had been determined to be eligible subsequently becomes ineligible because of increased income and/or receipt or availability of assets or liquidation of formerly non-liquid assets and the reason for the ineligibility is sufficiently likely to continue, then the client will be notified that he/she no longer qualifies for the SJLS services and the reason for the disqualification, if it will not act to prejudice the client's case and is not inconsistent with an attorney's professional responsibilities. The notification will give the client a reasonable time to retain private counsel.



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
SCHEDULE OF FILING FEES**

ITEM	FEE
CHAPTER 7 PETITION	\$ 299.00
CHAPTER 13 PETITION	\$ 274.00
CHAPTER 11 PETITION	\$ 1,039.00
CHAPTER 9 PETITION	\$ 1,039.00
CHAPTER 12 PETITION	\$ 239.00
CHAPTER 15 PETITION	\$ 1,039.00
AMENDMENTS TO DEBTOR'S SCHEDULE OF CREDITORS (AFTER NOTICE TO CREDITORS)	\$ 26.00
FILING A MOTION TO TERMINATE, ANNUL, OR MODIFY STAY, TO WITHDRAW THE REFERENCE, OR TO COMPEL ABANDONMENT OF PROPERTY OF THE ESTATE	\$ 150.00
CONVERSION OF CHAPTER	CHAPTER 7 TO 11 \$ 755.00 CHAPTER 13 TO 11 \$ 765.00 CHAPTER 7 OR 11 TO 13 NO FEE
NOTICE OF VOLUNTARY CONVERSION FROM CHAPTER 13 TO CHAPTER 7	\$ 25.00
MOTION TO CONVERT FROM	CHAPTER 11 TO 7 \$ 15.00 CHAPTER 12 TO 7 \$ 60.00 CHAPTER 12 TO 13 \$ 35.00
FILING OF COMPLAINT COMMENCING ADVERSARY PROCEEDING. (If United States or debtor is plaintiff, no fee is required. If case trustee or debtor-in-possession is plaintiff, fee is payable only from estate and to extent there is any estate realized.)	\$ 250.00
FILING A MOTION TO REOPEN	CHAPTER 7 \$ 260.00 CHAPTER 13 \$ 235.00 CHAPTER 9, 11 OR 15 \$ 1,000.00 CHAPTER 12 \$ 200.00
FILING AND DOCKETING NOTICE OF APPEAL OR CROSS APPEAL	\$ 255.00
FILING NOTICE OF DIRECT APPEAL TO 3 RD CIRCUIT	\$ 200.00
FILING MOTION FOR LEAVE TO APPEAL (IF LEAVE IS GRANTED, \$250 DOCKETING FEE DUE)	\$ 5.00
RETRIEVAL OF RECORD FROM FEDERAL RECORDS CENTER OR OTHER STORAGE LOCATION	\$ 45.00
REPRODUCING ANY RECORD OR PAPER (PER PAGE)	\$ 0.50
CERTIFICATION OF ANY RECORD OR DOCUMENT	\$ 9.00
EXEMPLIFICATION OF ANY RECORD OR DOCUMENT	\$ 18.00
REPRODUCTION OF PROCEEDINGS	\$ 26.00
SEARCH OF RECORDS (PER NAME/ITEM)	\$ 26.00
REGISTERING A JUDGMENT FROM ANOTHER DISTRICT	\$ 39.00
CHECK RETURNED FOR LACK OF FUNDS	\$ 45.00
PACER (PER PAGE VIEWED OR PRINTED)	\$ 0.08
DIVISION OF JOINT CASE (HUSBAND/WIFE) AT REQUEST OF DEBTORS .	SAME AS MOTION TO REOPEN

**NEW JERSEY
APPROVED CREDIT COUNSELING AGENCIES
as of 7/15/2011**

<p>1\$ Wiser Consumer Education, Inc. 116 N. Second St., Ste. A Krum, TX 76249 972-292-7279 www.1dollarwiser.com Internet</p>	<p>1st Choice Credit Couns. & Fin. Ed. aka DBSM, Inc. 2049 Marco Dr. Camarillo, CA 93010 877-692-5669 www.mybknow.com Telephone and Internet</p>
<p>A123 Credit Counselors, Inc. 703 Waterford Way, Ste 220 Miami, FL 33126 888-412-2123 www.a123cc.org Telephone and Internet</p>	<p>Abacus Credit Counseling 15760 Ventura Blvd, Ste 700 Encino, CA 91436 800-516-3834 www.abacuscc.org Telephone and Internet</p>
<p>Access Counseling, Inc. 633 W. 5th St., Ste. 26001 Los Angeles, CA 90071 800-205-9297 www.accesscounselinginc.org Telephone and Internet</p>	<p>Advisory Credit Mgmt, Inc. 5769 West Sunrise Blvd. Plantation, FL 33313 800-786-3940 www.advisorycreditmanagement.org Internet</p>
<p>Allen Credit & Debt Counseling Agency 195 Brook Street Wessington, SD 57381 888-415-8173 www.acdcas.com Telephone and Internet</p>	<p>Alliance Credit Counseling, Inc. 13777 Ballantyne Corporate Pl. Charlotte, NC 28277 888-594-9596 www.knowdebt.org Telephone and Internet</p>
<p>Alpha Community Services 121 West Water St., Ste. D Sandusky, OH 44870 419-626-1450 www.alphacommunityservices.org Telephone</p>	<p>American Consumer Credit Inc. 130 Rumford Ave., Ste. 202 Newton, MA 02466 866-826-6924 www.consumercredit.org Telephone and Internet</p>
<p>BKEDCERT.com dba Pacific Rim Institute for Development & Educ. Inc. 6230 Wilshire Blvd., Ste. 1763 Los Angeles, CA 90048 800-845-7171 www.PacificRimCounseling.com Telephone and Internet</p>	<p>Black Hills Children's Ranch, Inc. 1644 Concourse Drive Rapid City, SD 57703 800-888-1596 www.pioneercredit.com Telephone and Internet</p>
<p>CCCS of Ventura County, Inc./SurePath Fin. Solution 80 North Wood Road, Ste. 200 Camarillo, CA 93010 877-615-7873 www.surepath.org Telephone and Internet</p>	<p>ClearPoint Financial Solutions, Inc. 8000 Franklin Farms Dr. Richmond, VA 23229 877-422-9046 www.clearpointfinancialsolutions.org Telephone and Internet</p>
<p>Colorado Credit Counselors dba CCC 1690 S. Federal Blvd. Denver, CO 80219 800-569-9269 www.cocredit.org Telephone</p>	<p>Community Credit Counselors, Inc. 101 N. Lynnhaven Rd. Ste. 303 Virginia Beach, VA 23452-7523 800-531-5124 www.bankruptcyinfo.org Telephone and Internet</p>

<p>Consumer Bankruptcy Counseling.info 1014 Torney Ave. San Francisco, CA 94129 415-561-6300 www.consumerbankruptcycounseling.info Internet</p>	<p>Consumer Credit and Budget Counseling, Inc. 299 South Shore Road, US Route 9 South Marmora, NJ 08223 888-738-8233 www.prebankruptcy.org In Person, Telephone and Internet</p>
<p>Consumer Credit Counseling Serv. of Buffalo, Inc. 40 Gardenville Parkway, Ste. 300 West Seneca, NY 14224 800-926-9685 www.cccsbuff.org Telephone and Internet</p>	<p>Consumer Credit Couns. Serv. of Del. Valley, Inc. 221 Market St., Ste 102 Camden, NJ 08102 800-989-2227 www.cccsdv.org In Person and Telephone</p>
<p>Consumer Credit Couns. Serv. of Greater San Antonio 6851 Citizens Parkway, Ste. 100 San Antonio, TX 78229 210-979-4300 www.debt.org Telephone and Internet</p>	<p>Consumer Credit Counseling Service of MD. & Del. 757 Frederick Rd., 2nd Floor Baltimore, MD 21228 800-642-2227 www.cccs-inc.org Telephone and Internet</p>
<p>Consumer Credit Counseling Service of New Jersey 100 West Main Street 185 Ridgedale Ave. Somerville, NJ 08876 Cedar Knolls, NJ 07927 888-726-3260 www.cccsnj.org In Person, Telephone and Internet</p>	<p>Consumer Credit Couns. Serv. of Orange County Inc. 1920 Old Tustin Ave. Santa Ana, CA 92832 888-289-8230 www.cccsoc.org Telephone and Internet</p>
<p>Consumer Credit Counseling Serv. of Rochester, Inc. 1000 University Ave., Ste. 900 Rochester, NY 14607 888-724-2227 www.cccsofrochester.org Telephone and Internet</p>	<p>Consumer Credit Counseling Serv. of San Francisco 595 Market St., Ste. 1500 San Francisco, CA 94105 800-777-7526 www.cccssf.org Telephone and Internet</p>
<p>Consumer Credit Couns. Serv. of the Midwest, Inc. 4500 East Broad St. Columbus, OH 43213 800-355-2227 www.cccservices.com Telephone and Internet</p>	<p>Consumer Credit Counseling Serv. of West Fla., Inc. 14 Palafox Place Pensacola, FL 32502 800-343-3317 www.cccswfl.org Telephone and Internet</p>
<p>Consumer Financial Educ Found. of America Inc. 2 North 20th St., Ste 1030 Birmingham, AL 35203 1-866-684-8171 www.cfefa.org Telephone and Internet</p>	<p>CredAbility fka CCC Serv. of Greater Atlanta, Inc. 270 Peachtree St. NW, Ste. 1800 Atlanta, GA 30303 866-672-2227 www.credability.org Telephone and Internet</p>
<p>Credit Advisors Foundation 1818 South 72nd Street Omaha, NE 68124 800-625-7725 www.yourbankruptcypartner.com Telephone and Internet</p>	<p>Credit Card Management Services, Inc. 4611 Okeechobee Blvd., Ste. 114 West Palm Beach, FL 33417 800-920-2262 www.debthelper.com Telephone and Internet</p>
<p>Cricket Debt Counseling 10121 S.E. Sunnyside Rd., Suite 300 Clackamas, OR 97015 866-719-0400 www.cricketdebt.com Telephone and Internet</p>	<p>Debt Education and Certification Foundation 112 Goliad St., Ste. D Benbrook TX 76126 866-859-7323 www.debt-foundation.org Telephone and Internet</p>

<p>Debt Management Credit Counseling Corp. 700 W. Hillsboro Blvd., Bldg. 1, Ste. 105 Deerfield Beach, FL 33441 888-777-0981 www.dmccorp.org Telephone</p>	<p>DebtorWise Foundation 14 Austin Park, Ste. 100 Pittsford, NY 14534 800-849-3036 www.debtorwise.org Telephone and Internet</p>
<p>Debt Reduction Services, Inc. 6213 n. Cloverdale Rd., Ste. 100 Boise, ID 83713 877-688-3328 www.debtredutionservices.org Telephone and Internet</p>	<p>Evergreen Financial Counseling 2080 SE Oak Grove Blvd, Ste. 24 Milwaukee, OR 97267 800-581-3513 www.evergreenclass.com Telephone and Internet</p>
<p>Family Financial Education Foundation 724 Front St., Ste. 340 Evanston, WY 82930 888-292-4333 www.fffef.org Telephone</p>	<p>Family Guidance Center, Corp. 1931 Nottingham Way Hamilton, NJ 08619 888-379-0604 www.fgccorp.org In Person and Telephone</p>
<p>Forbes & Newhard Credit Solutions, Inc. 7505 Tiffany Springs Parkway, Ste. 130 Kansas City, MO 64153 866-351-0322 www.forbescs.us Telephone</p>	<p>Garden State Consumer Credit Counseling, Inc. 225 Willowbrook Road Freehold, NJ 07728 800-992-4557 www.novadebt.org In Person, Telephone and Internet</p>
<p>Granite Lake Educational Resources 111 West Cataldo, Suite 200 Spokane, WA 99201 866-366-0599 www.backtogo.org Telephone and Internet</p>	<p>GreenPath, Inc. 38505 Country Club Drive, Suite 210 Farmington Hills, MI 48331-3429 888-436-4054 www.greenpath.com Telephone and Internet</p>
<p>Hananwill Credit Counseling 115 North Cross St. Robinson, IL 62454 877-544-5560 www.hananwill.com Telephone and Internet</p>	<p>Hummingbird Credit Counseling & Education, Inc. 3737 Glenwood Avenue, Suite 100 Raleigh, NC 27612 800-645-4959 www.hbcce.org Telephone and Internet</p>
<p>InCharge Education Foundation, Inc. 5750 Major Blvd., Ste. 310 Orlando, Fla. 32819 866-729-0049 www.personalfinanceeducation.com Telephone and Internet</p>	<p>Institute for Financial Literacy, Inc. 260 Western Ave. South Portland, ME 04101 866-662-4932 www.financiallit.org Telephone and Internet</p>
<p>Money Management International Inc. 3073 English Creek Ave, Ste 3 860 Rte. 168, Ste. 104 Egg Harbor Tp, NJ 08234 Turnersville NJ 08012 106 Apple St., Ste 105 Tinton Falls, NJ 07724 877-964-2227 www.moneymanagement.org In Person, Telephone and Internet</p>	<p>MoneySharp Credit Counseling, Inc. 1916 N. Fairfield Ave., Ste. 200 Chicago, IL 60647 866-200-6825 www.moneysharp.org Internet</p>
<p>National Financial Literacy Foundation, Inc. 555 Winderley Place, Ste. 300 Maitland, FL 32751 877-380-6353 www.learnfinances.org Telephone and Internet</p>	<p>No Limits Community Development Corporation 3203 Benjamin E. Mays Dr. Atlanta, GA 30311 855-296-3711 www.CCR-Atlanta.org Telephone and Internet</p>

<p>SK Foundation 60 E. Hopkins Rd. Gilbert, AZ 85295 877-376-7122 www.myonlinebankruptcyclass.com Internet</p>	<p>Springboard Nonprofit Consumer Credit Mgmt, Inc. 4351 Latham St. Riverside, CA 92501 888-425-3453 www.bkhelp.org or www.bancarrota.org Telephone and Internet</p>
<p>Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc. 124 Oakridge Drive Oneonta, AL 35121 866-232-3600 www.standsurecc.org Telephone and Internet</p>	<p>Take Charge America, Inc. 20620 North 19th Avenue Phoenix, AZ 85027-3585 866-750-9634 www.takechargeamerica.org Telephone</p>
<p>The Kingdom Ministries, Inc. 6099 Mt. Moriah Extended, Ste. 7B Memphis, TN 38115 901-552-5131 www.thekingdomministries.com Telephone</p>	<p>The Mesquite Group, Inc. 600 Six Flags Dr., Ste. 400 Arlington, Tx. 76011 877-769-4069 www.themesquitegroup.org Telephone and Internet</p>

In re _____
Debtor(s)

Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- The presumption arises.**
- The presumption does not arise.**
- The presumption is temporarily inapplicable.**

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for “The presumption does not arise” at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the “exclusion period”). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for “The presumption is temporarily inapplicable” at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 40px; text-align: center;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION														
2	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A (“Debtor’s Income”) for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: “My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code.” Complete only Column A (“Debtor’s Income”) for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 3-11.</p>			Column A	Column B									
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Debtor’s Income	Spouse’s Income										
3	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	\$									
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary business expenses	\$												
c.	Business income	Subtract Line b from Line a												
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: center;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary operating expenses	\$												
c.	Rent and other real property income	Subtract Line b from Line a												
6	Interest, dividends and royalties.			\$	\$									
7	Pension and retirement income.			\$	\$									
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor’s dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>			\$	\$									
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 40%; padding: 5px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; padding: 5px;">Debtor \$ _____</td> <td style="width: 30%; padding: 5px;">Spouse \$ _____</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____												

10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:60%;"></td> <td style="width:5%; text-align:center;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td></td> <td style="text-align:center;">\$</td> </tr> </table> <p>Total and enter on Line 10</p>	a.		\$	b.		\$	\$	\$
a.		\$							
b.		\$							
11	<p>Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).</p>	\$	\$						
12	<p>Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.</p>	\$							
Part III. APPLICATION OF § 707(b)(7) EXCLUSION									
13	<p>Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.</p>		\$						
14	<p>Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____</p>		\$						
15	<p>Application of Section 707(b)(7). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.</p> <p><input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</p>								

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)												
16	<p>Enter the amount from Line 12.</p>		\$									
17	<p>Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:60%;"></td> <td style="width:5%; text-align:center;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td></td> <td style="text-align:center;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td></td> <td style="text-align:center;">\$</td> </tr> </table> <p>Total and enter on Line 17.</p>	a.		\$	b.		\$	c.		\$	\$	\$
a.		\$										
b.		\$										
c.		\$										
18	<p>Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.</p>		\$									

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<p>National Standards: food, clothing and other items. Enter in Line 19A the “Total” amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$																								
19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3" style="text-align: left; padding: 2px;">Persons under 65 years of age</th> <th colspan="3" style="text-align: left; padding: 2px;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; padding: 2px;">a1.</td> <td style="width: 65%; padding: 2px;">Allowance per person</td> <td style="width: 30%;"></td> <td style="width: 5%; padding: 2px;">a2.</td> <td style="width: 65%; padding: 2px;">Allowance per person</td> <td style="width: 30%;"></td> </tr> <tr> <td style="padding: 2px;">b1.</td> <td style="padding: 2px;">Number of persons</td> <td></td> <td style="padding: 2px;">b2.</td> <td style="padding: 2px;">Number of persons</td> <td></td> </tr> <tr> <td style="padding: 2px;">c1.</td> <td style="padding: 2px;">Subtotal</td> <td></td> <td style="padding: 2px;">c2.</td> <td style="padding: 2px;">Subtotal</td> <td></td> </tr> </tbody> </table>	Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person		a2.	Allowance per person		b1.	Number of persons		b2.	Number of persons		c1.	Subtotal		c2.	Subtotal		\$
Persons under 65 years of age			Persons 65 years of age or older																							
a1.	Allowance per person		a2.	Allowance per person																						
b1.	Number of persons		b2.	Number of persons																						
c1.	Subtotal		c2.	Subtotal																						
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$																								
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 5%; padding: 2px;">a.</td> <td style="width: 65%; padding: 2px;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 30%; padding: 2px;">\$</td> </tr> <tr> <td style="padding: 2px;">b.</td> <td style="padding: 2px;">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="padding: 2px;">\$</td> </tr> <tr> <td style="padding: 2px;">c.</td> <td style="padding: 2px;">Net mortgage/rental expense</td> <td style="padding: 2px;">Subtract Line b from Line a.</td> </tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																								
c.	Net mortgage/rental expense	Subtract Line b from Line a.																								
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <p>_____</p> <p>_____</p> <p>_____</p>	\$																								

22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the “Public Transportation” amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the “Operating Costs” amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the “Public Transportation” amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:70%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:25%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align:right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the “2 or more” Box in Line 23.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:70%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:25%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align:right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.</p>	\$									

29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Health Insurance</td> <td style="width: 20%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td style="text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 34</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$

Subpart C: Deductions for Debt Payment

42	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 25%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 25%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines a, b and c.</td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines a, b and c.		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																							
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																							
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																							
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																							
			Total: Add Lines a, b and c.																								
43	<p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the “cure amount”) that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 25%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 40%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td style="text-align: right;">Total: Add Lines a, b and c</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$				Total: Add Lines a, b and c	\$					
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																								
a.			\$																								
b.			\$																								
c.			\$																								
			Total: Add Lines a, b and c																								
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$																									

45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.		
	a.	Projected average monthly chapter 13 plan payment.	\$
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$

46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$
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Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
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49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
----	--	----

50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$
----	--	----

51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
----	--	----

52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).</p>	
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53	Enter the amount of your total non-priority unsecured debt	\$
----	---	----

54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
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55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>	
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Part VII: ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p>		
	Expense Description	Monthly Amount	
	a.		\$
	b.		\$
	c.		\$
	Total: Add Lines a, b and c		\$

*Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Part VIII: VERIFICATION

57

I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)*

Date: _____

Signature: _____
(Debtor)

Date: _____

Signature: _____
(Joint Debtor, if any)

**IRS National Standards for Allowable Living Expenses
(Cases Filed On and After March 15, 2011)**

Collection Financial Standards for Food, Clothing and Other Items				
Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$300	\$537	\$639	\$757
Housekeeping supplies	\$29	\$66	\$65	\$74
Apparel & services	\$86	\$162	\$209	\$244
Personal care products & services	\$32	\$55	\$61	\$67
Miscellaneous	\$87	\$165	\$197	\$235
Total	\$534	\$985	\$1,171	\$1,377
More than four persons			Additional Amount Per Person	
For each additional person, add to four-person total allowance:			\$262	

Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))				
Expense	One Person	Two Persons	Three Persons	Four Persons
Food & Clothing (Apparel & Services)*	\$386	\$699	\$848	\$1,001
5% of Food & Clothing	\$19	\$35	\$42	\$50
More than four persons			Additional Amount Per Person	
Food & Clothing (Apparel & Services)*			\$190	
5% of Food & Clothing			\$10	
* This total may differ from the combination of the two amounts on the table above due to rounding.				

Bankruptcy Allowable Living Expenses
(Cases Filed On and After March 15, 2011)
Local Housing and Utilities Standards - NEW JERSEY

		Family Size and Expense Type									
		1 Person		2 People		3 People		4 People		5 or More People	
County	FIPS Code	NM	MR	NM	MR	NM	MR	NM	MR	NM	MR
Atlantic County	34001	\$502	\$939	\$590	\$1,103	\$622	\$1,162	\$693	\$1,296	\$704	\$1,317
Bergen County	34003	\$625	\$1,602	\$735	\$1,881	\$774	\$1,982	\$863	\$2,210	\$877	\$2,246
Burlington County	34005	\$491	\$1,125	\$576	\$1,322	\$607	\$1,393	\$677	\$1,553	\$688	\$1,578
Camden County	34007	\$498	\$968	\$585	\$1,137	\$616	\$1,198	\$687	\$1,336	\$698	\$1,357
Cape May County	34009	\$532	\$855	\$625	\$1,004	\$659	\$1,058	\$734	\$1,180	\$746	\$1,199
Cumberland County	34011	\$499	\$745	\$586	\$876	\$618	\$922	\$689	\$1,028	\$700	\$1,045
Essex County	34013	\$625	\$1,508	\$735	\$1,771	\$774	\$1,866	\$863	\$2,081	\$877	\$2,115
Gloucester County	34015	\$488	\$1,000	\$574	\$1,174	\$605	\$1,237	\$674	\$1,380	\$685	\$1,402
Hudson County	34017	\$641	\$1,195	\$752	\$1,405	\$793	\$1,480	\$884	\$1,650	\$898	\$1,677
Hunterdon County	34019	\$551	\$1,628	\$648	\$1,911	\$682	\$2,014	\$761	\$2,245	\$773	\$2,282
Mercer County	34021	\$548	\$1,192	\$644	\$1,399	\$678	\$1,475	\$756	\$1,645	\$769	\$1,670
Middlesex County	34023	\$528	\$1,269	\$620	\$1,490	\$653	\$1,571	\$728	\$1,751	\$740	\$1,779
Monmouth County	34025	\$554	\$1,390	\$650	\$1,633	\$685	\$1,721	\$764	\$1,919	\$776	\$1,950
Morris County	34027	\$556	\$1,594	\$653	\$1,872	\$688	\$1,972	\$767	\$2,199	\$779	\$2,235
Ocean County	34029	\$506	\$1,025	\$595	\$1,203	\$627	\$1,268	\$699	\$1,413	\$710	\$1,437
Passaic County	34031	\$569	\$1,358	\$668	\$1,595	\$704	\$1,681	\$785	\$1,874	\$797	\$1,905
Salem County	34033	\$573	\$787	\$673	\$925	\$709	\$975	\$790	\$1,087	\$803	\$1,105
Somerset County	34035	\$540	\$1,562	\$634	\$1,835	\$668	\$1,934	\$745	\$2,156	\$757	\$2,191
Sussex County	34037	\$477	\$1,271	\$561	\$1,492	\$591	\$1,573	\$659	\$1,753	\$669	\$1,782
Union County	34039	\$575	\$1,364	\$675	\$1,602	\$712	\$1,687	\$793	\$1,882	\$806	\$1,912
Warren County	34041	\$506	\$1,186	\$595	\$1,393	\$627	\$1,467	\$699	\$1,636	\$710	\$1,663

NM - Nonmortgage MR - Mortgage/Rent

**IRS Local Transportation Expense Standards - Northeast Census Region
(Cases Filed On and After March 15, 2011)**

Metropolitan Statistical Areas (MSAs) Within the Northeast Census Region		
MSA	COUNTIES (unless otherwise specified)	
New York	<i>in NJ:</i>	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Philadelphia	<i>in NJ:</i>	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

IRS LOCAL TRANSPORTATION* EXPENSE STANDARDS Northeast Census Region		
Public Transportation Costs (Line 22, Form 22A) (Line 27, Form 22C)		
National	\$182	
Operating Costs (Line 22, Form 22A) (Line 27, Form 22C)		
Region	One Car	Two Cars
Northeast Region	\$278	\$556
MSA Locations Within Census Region:		
New York	\$342	\$684
Philadelphia	\$299	\$598
Ownership Costs (Lines 23 and 24, Form 22A) (Lines 28 and 29, Form 22C)		
National	One Car	Two Cars
	\$496	\$992

* Does not include personal property taxes.

NJ Natural Gas and Electric Arrangements

<p>USF (Universal Service Fund)</p> <p>1-866-240-1347</p> <p>Available year round</p>	<p>Low-income households pay no more than 6% of their annual income for their natural gas and electric service combined.</p> <p>Requirements: must meet ALL:</p> <ul style="list-style-type: none"> • Total household income equal or less than 175% of the Federal Poverty Level • Must pay more than 3% of your income on electric bills or more than 3% of your income on your gas bill. If you have electric heat in your home you must pay more than 6% of your income on electricity. <p>To apply: Call or Download application at http://www.pseg.com/home/customer_service/bill/help/pdf/liheap_factsheet.pdf</p>
<p>LIHEAP (Low Income Energy Assistance Program)</p> <p>1-800-510-3102</p> <p>Closed as of May 2 and will reopen for applications on Nov. 1, 2011.</p> <p>You may be eligible for both USF and LIHEAP.</p>	<p>Assists elderly, disabled, and low-income residents meet home heating and medically necessary cooling costs.</p> <p>Requirements: must meet ALL</p> <ul style="list-style-type: none"> • NJ resident • Pay for gas, heat or electric or pay rent including utilities • Have a personal income level that doesn't exceed 225% of the Federal Poverty Level <p>To apply: Call or visit your local Community Action Program agency</p> <ul style="list-style-type: none"> • Download application (same as USF)
<p>NJ Lifeline</p> <p>1-800-792-9745</p> <p>http://www.state.nj.us/health/seniorbenefits/lifeline/detail.shtml</p> <p>*If you receive Supplemental Security Income (SSI) you do not need to apply, your Lifeline benefit is in your monthly SSI check.</p>	<p>Assists low-income residents earn up to \$225 credit toward a single utility account. If both electric and gas, can receive \$112.50 for each account.</p> <p>Requirements: must meet ALL</p> <ul style="list-style-type: none"> • NJ resident • Income must be under \$24,432 for a single person or \$29,956 for a married couple. • Be at least 65 years of age or older OR at least 18 years of age and receive Social Security Disability benefits <p>Automatically Eligible: if enrolled in</p> <ul style="list-style-type: none"> • Pharmaceutical Assistance to the Aged and Disabled (PAAD) • Medicaid Only • Medical Assistance to the Aged • New Jersey Care Special Medicaid <p>To apply: Call or download application at http://www.state.nj.us/health/forms/ap-2.pdf</p>
<p>TRUE (Temporary Relief for Utility Expenses) Grant</p> <p>http://www.ahanjtrue.com/requirements.html</p> <p>Funds are available on a first come-first served basis.</p>	<p>Assists customers, who are ineligible for low income programs, by providing up to \$750 toward their energy bill.</p> <p>Requirements: must meet ALL</p> <ul style="list-style-type: none"> • Currently receive gas and electric services from one of following companies: JCP&L; PSEG; Rockland Electric; Atlantic City Electric; NJNG; Elizabeth Gas; SJ Gas; or third party supplier who is billed through one of these companies <ol style="list-style-type: none"> 1. Be past due with your electric or gas account for 45 days or more and/or have received a disconnection notice. 2. Service must be connected 3. Have paid at least four payments of \$25 in the last 6 months. Three payments must be made 30 days before application; and 4. Not be eligible or received LIHEAP or USF in the last 12 months before submitting TRUE application; and 5. Annual income per client household size must fall within the

	<p>specified range.</p> <p>To apply:</p> <ul style="list-style-type: none"> Electronically submit application at https://forms.netsuite.com/app/site/hosting/scriptlet.nl?script=22&deploy=1&compid=3295066&h=b697775cb17211fcd227 Download application at http://www.pseg.com/home/customer_service/bill/help/pdf/true_grant_application.pdf Pick up application at one of the following locations listed at http://www.ahanjtrue.com/application.html
<p>NJ Shares</p> <p>1-866-657-4273</p> <p>http://www.njshares.org/</p>	<p>Provides assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills.</p> <p>Requirements: must meet ALL</p> <ol style="list-style-type: none"> Reside in New Jersey Be experiencing a financial crisis, such as a job loss or illness Be behind on their energy bill, or need a fuel delivery Have income over the limit for Federal programs such as the LIHEAP and state programs such as USF. Have an income level that does not exceed 400% of the Federal Poverty Level Have made a good-faith payment of \$100 or more within 90 days of applying for NJ SHARES (for gas and electric customers; deliverable fuel customers are excluded from this rule) <p>Guidelines for Seniors and the Disabled</p> <ul style="list-style-type: none"> Applicants 65 years of age or older, with households of one or two members, will be eligible for NJ SHARES if the maximum household income is \$80,000 annually or \$6,666 monthly. Proof of age is required. Applicants receiving SSD benefits, with households of one or two members, will be eligible for NJ SHARES if the maximum household income is \$80,000 annually or \$6,666 monthly. Applicants must show proof of SSD benefit <p>To apply:</p> <ul style="list-style-type: none"> Call to find closest NJ Shares intake agency List of intake agency is also available at http://www.njshares.org/whereToApply/index.asp
<p>NJ Comfort Partners:</p> <p>PSE&G: 1-888-773-8326</p> <p>Jersey Central Power & Light: 1- 800-207-9276</p> <p>Atlantic City Electric: 1- 888-773-8326</p> <p>Elizabethtown Gas: 1- 888-773-8326</p> <p>NJ Natural Gas: 1- 800-221-0051, press 3, then 4, then 2</p> <p>South Jersey Gas: 1- 888-773-8326</p>	<p>Provides:</p> <ul style="list-style-type: none"> Installation of cost-effective energy efficiency measures in the home (determined on a home-specific basis) which can include: efficient lighting products; hot water conservation measures (water heater insulation, water heater pipe insulation and energy-saving showerheads and aerators); replacement of inefficient refrigerators; thermostats; insulation upgrades (attic, wall, etc.); blower-door guided air sealing; duct sealing and repair; heating/cooling equipment maintenance and other measures. Comprehensive, personalized energy education and counseling. All efficiency measures and energy education services are provided free of charge. <p>Requirements:</p> <ol style="list-style-type: none"> New Jersey household with significant energy use Income at or below 225% of the federal poverty guidelines. <p>To Apply:</p> <ul style="list-style-type: none"> Call your service provider Fill out electronic form and a representative will contact you http://www.njcleanenergy.com/residential/programs/comfort-partners/comfort-partners

UNITED STATES BANKRUPTCY COURT

District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to \$ _____ in installments.
2. I am unable to pay the filing fee except in installments.
3. Until the filing fee is paid in full, I will not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.
4. I propose the following terms for the payment of the Filing Fee.*

\$ _____ Check one With the filing of the petition, or
 On or before _____

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due, my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney Date

Signature of Debtor Date
(In a joint case, both spouses must sign.)

Name of Attorney

Signature of Joint Debtor (if any) Date

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs the document.

Address

x _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS

IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:

\$ _____ Check one With the filing of the petition, or
 On or before _____

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

BY THE COURT

Date: _____

United States Bankruptcy Judge

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE
IN FULL OR IN INSTALLMENTS**

The court fee for filing a case under chapter 7 of the Bankruptcy Code is \$299.

If you cannot afford to pay the full fee at the time of filing, you may apply to pay the fee in installments. A form, which is available from the bankruptcy clerk's office, must be completed to make that application. If your application to pay in installments is approved, you will be permitted to file your petition, generally completing payment of the fee over the course of four to six months.

If you cannot afford to pay the fee either in full at the time of filing or in installments, you may request a waiver of the filing fee by completing this application and filing it with the Clerk of Court. A judge will decide whether you have to pay the fee. By law, the judge may waive the fee only if your income is less than 150 percent of the official poverty line applicable to your family size and you are unable to pay the fee in installments. You may obtain information about the poverty guidelines at www.uscourts.gov or in the bankruptcy clerk's office.

Required information. Complete all items in the application, and attach requested schedules. Then sign the application on the last page. If you and your spouse are filing a joint bankruptcy petition, you both must provide information as requested and sign the application.

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re: _____
Debtor(s)

Case No. _____
(if known)

APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR IN INSTALLMENTS

Part A. Family Size and Income

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtors(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition.) _____

2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

Total Combined Monthly Income (Line 16 of Schedule I): \$ _____

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter \$0.

\$ _____

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

\$ _____

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___

If yes, explain.

Part B. Monthly Expenses

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

\$ _____

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___

If yes, explain.

Part C. Real and Personal Property

EITHER (1) attach completed copies of Schedule A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand. \$ _____

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution:	Type of Account such as savings, checking, CD:	Amount:
_____	_____	\$ _____
_____	_____	\$ _____

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing.**

Home	Address: _____ _____	Value: \$ _____ Amount owed on mortgages and liens: \$ _____
Other real estate	Address: _____ _____	Value: \$ _____ Amount owed on mortgages and liens: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____ Amount owed: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____ Amount owed: \$ _____
Other	Description _____ _____	Value: \$ _____ Amount owed: \$ _____

11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

Name of Person, Business, or Organization that Owes You Money	Amount Owed
_____	\$ _____
_____	\$ _____

Part D. Additional Information.

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? \$ _____
13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? \$ _____
14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? \$ _____
15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules?
Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? \$ _____
16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf?
Yes ___ No ___

If yes, explain.

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re: _____
Debtor(s)

Case No. _____

ORDER ON DEBTOR’S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE

Upon consideration of the debtor’s “Application for Waiver of the Chapter 7 Filing Fee,” the court orders that the application be:

GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

\$ _____ on or before _____

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR’S CASE.

SCHEDULED FOR HEARING.

A hearing to consider the debtor’s “Application for Waiver of the Chapter 7 Filing Fee” shall be held on _____ at _____ am/pm at _____.
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR’S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

BY THE COURT:

DATE: _____

United States Bankruptcy Judge

Section 522 FEDERAL EXEMPTIONS

Type of Property	Amount of Exemption/ Type of Property	Statute
Aggregate interest in real or personal property, or in a cooperative, used by debtor or his dependent as a residence, or in a burial plot for debtor or a dependent	\$21,625	522(d)(1)
Interest in one motor vehicle	\$3,450	522(d)(2)
Household furnishings, household goods, wearing apparel, appliances, books, animals, crops, musical instruments held primarily for personal, family or household use of debtor or dependent	\$550 in any particular item \$11,525 in aggregate value	522(d)(3)
Aggregate interest in jewelry held primarily for personal, family, or household use of debtor or dependent	\$1,450	522(d)(4)
“WILD CARD”	\$1,150 plus up to \$10,825 of any unused amount from (d)(1)	522(d)(5)
Aggregate interest in any implements, professional books, tools of the trade of the debtor or dependent	\$2,175	522(d)(6)
Unmatured life insurance contract owned by the debtor, other than a credit life insurance contract	100%	522(d)(7)
Aggregate interest in accrued dividend or interest under, or loan value of any unexpired life insurance contract owned by the debtor under which debtor or dependent is the insured	\$10,775 less any amount transferred under § 542(d)	522(d)(8)
Professionally prescribed health aids for debtor or dependent	100%	522(d)(9)
Debtor’s right to receive a social security benefits, unemployment compensation, or a local public assistance benefit	100%	522(d)(10)(A)
Debtor’s right to receive a veteran’s benefit	100%	522(d)(10)(B)
Debtor’s right to receive a disability, illness, or unemployment benefit	100%	522(d)(10)(C)

Type of Property	Amount of Exemption/ Type of Property	Statute
Debtor's right to receive alimony, support, or separate maintenance	to the extent reasonably necessary for the support of the debtor and any dependent of debtor	522(d)(10)(D)
Debtor's right to receive a payment under a stock bonus, pension, profit sharing, annuity, or similar plan or contract on account of illness, disability, death, age, or length of service	to the extent reasonably necessary for the support of the debtor and any dependent of debtor, unless--(i) such plan was established by or under auspices of an insider that employed the debtor at the time the debtor's rights under such plan or contract arose; (ii) such payment is on account of age or length of service; and (iii) such plan or contract does not qualify under §401(a), 403(a), 403(b), or 408 of the IRC of 1986	522(d)(10)(E)
Debtor's right to receive, or property that is traceable to an award under a crime victim's reparation law	100%	522(d)(11)(A)
Debtor's right to receive, or property that is traceable to a payment on account of the wrongful death of an individual of whom the debtor was a dependent	to the extent reasonably necessary for the support of the debtor and any dependent of the debtor	522(d)(11)(B)
Debtor's right to receive or property that is traceable to a payment under a life insurance contract that insured a person of whom debtor was a dependent on the date of such individual's death	to the extent reasonably necessary for the support of the debtor and any dependent of the debtor	522(d)(11)(C)
Debtor's right to receive or property that is traceable to a payment for personal bodily injury of the debtor or an individual of whom the debtor is a dependent	\$21,625, not including pain and suffering or compensation for actual pecuniary loss	522(d)(11)(D)
Debtor's right to receive or property that is traceable to a payment in compensation of loss of future earnings of the debtor or an individual to whom the debtor is/was a dependent	to the extent reasonably necessary for the support of the debtor and any dependent of the debtor	522(d)(11)(E)
Debtor's right to retirement funds that are exempt from taxation	to the extent not taxable	522(d)(12)

NEW JERSEY STATE EXEMPTIONS

Type of Property	Amount of Exemption	Statute Creating Exemption
Cemetery property	100%	N.J.S.A. 45:27-20(e)
Wearing apparel	no limit	N.J.S.A. 2A:17-19
Household goods & furniture	\$1,000	N.J.S.A. 2A:26-4
Goods, chattels, share of stock & personal property of any kind	\$1,000	N.J.S.A. 2A:17-19
Unemployment compensation benefits	no limit	N.J.S.A. 43:21-15(c), 21-53
Old age assistance payments	no limit	N.J.S.A. 44:7-35
Workmen's compensation benefits	no limit	N.J.S.A. 34:15-29
Military pay, allowances & benefits of members of state militia	no limit	N.J.S.A. 38A:4-8
Health & disability insurance proceeds & avails	no limit	N.J.S.A. 17B:24-8
Benefit from mutual life, health, casualty insurance paid on disability from injury or sickness	no limit	N.J.S.A. 17:18-12
Fraternal Benefit Society benefits	no limit	N.J.S.A. 17:44B-1
Annuity contract benefits	\$500 per month	N.J.S.A. 17B:24-7(a)(2)
Proceeds of life insurance policies payable to persons other than the insured, the person effecting the insurance, or the executors or administrators of such insured or the person so effecting such insurance	no limit	N.J.S.A. 17B:24-6
Group life or group health insurance policies & proceeds	no limit	N.J.S.A. 17B:24-9
Civil defense injury & death benefits	no limit	N.J.S.A. App.A:9-57.6
Health employees pension benefits	no limit	N.J.S.A. 43:18-12
Street & Water Dept. employees pension benefits	no limit	N.J.S.A. 43:19-17
Prison officers retirement benefits	no limit	N.J.S.A. 43:7-13(e)
Municipal employees retirement & pension benefits	no limit	N.J.S.A. 43:13-9, 13-22.34, 13-22.60, 13-37.5, 13-44

County employees retirement & pension benefits	no limit	N.J.S.A. 43:10-14, 10-18.22, 10-18.71, 10-57
Police & Firemen's retirement & pension benefits	no limit	N.J.S.A. 43:16-7, 16A-17
Alcoholic Beverage Law Enforcement Officers pension fund benefits	no limit	N.J.S.A. 43:8A-20
Judicial Retirement Systems benefits	no limit	N.J.S.A. 43:6A-41
Public employees pensions	no limit	N.J.S.A. 43:15A-53
School district employees retirement & pension benefits	no limit	N.J.S.A. 18A:66-116
Teacher's retirement & pension benefits	no limit	N.J.S.A. 18A: 66-51
State Police retirement & pension benefits	no limit	N.J.S.A. 53:5A-45
Specific partnership property	100% of partner's interest, except on a claim against the partnership	N.J.S.A. 42:1A-11, 1A-27
Crime victim's compensation	100%	N.J.S.A. 52:4B-18
Qualifying Trust	100%	N.J.S.A. 25:2-1
Court interpreters	100%	N.J.S.A. 43:10-105

OTHER FEDERAL EXEMPTIONS

Type of Property	Statute
Foreign Service Retirement and Disability Payments	22 U.S.C. § 4060(c)
Social Security Payments	42 U.S.C. § 407(a)
Injury or Death Compensation Payments from War Risk Hazards	42 U.S.C. § 1717
Wages of Fishermen, Seamen and Apprentices	46 U.S.C. § 11109(a)
Civil Service Retirement Benefits	5 U.S.C. § 8346(a)
Longshoremen's and Harbor Worker's Compensation Act Death and Disability Benefits	33 U.S.C. § 916
Railroad Retirement Act Annuities and Pensions	45 U.S.C. § 231M(a)
Railroad Unemployment Benefits	45 U.S.C. § 352(e)
Special Pensions Paid to Winners of the Congressional Medal of Honor	38 U.S.C. § 1562(c)
Veterans Benefits	38 U.S.C. § 5301(a)

**List of Approved Providers of Personal Financial Management Instructional
Courses (Debtor Education) Pursuant to 11 U.S.C. § 111 for New Jersey
As of July 15, 2011**

Internet Only	
\$0 Debt Goal, LLC www.0debtgoal.com	\$10 Debtor Education, LLC www.10debtoreducation.com
001 Debtoredu, LLC www.debtoredu.com	\$1 Wiser Consumer Education, Inc. www.1dollarwiser.com
111Education.com, Inc. www.MoneyRehab.com	123 Debtor.com LLC www.123debtor.com
50-30-20 MoneyPlan www.50-30-20.com	A1 Debtor Education, LLC www.debtorednow.com
AAAA American Christian Asset Mgmt LLC www.christianasset.org	AAA Financial Education, Inc. www.AAAFinancialEducation.com
A+ Bankruptcy Education LLC www.debtclasses.com	A Better Financial Education, Inc. www.SmartMoneySense.com
Academy of Financial Literacy www.academyoffinancialliteracy.com	Advantage Credit Counseling Service, Inc. www.advantagecccs.org
Advisory Credit Management, Inc. www.advisorycreditmanagement.org	American Bureau of Credit Services, Inc. www.americanbureauofcredit.com
American Consumer Credit Counseling, Inc. www.consumercredit.org	Bankruptcy Debtor Education LLC www.BankruptcyDebtorEducation.com
BE Adviser, LLC www.beadviser.com	Best Credit Service, Inc. www.bestcs.org
BKEDCERT.com fka Pacific Rim Instit. for D& Ed. Inc. www.PacificRimCounseling.com	BK Education Services www.BKEducation.com
Consumer Credit Counseling Service, Inc. www.kscacs.org	Consumer Credit Counsel. Serv. of Greater San Antonio www.det.org
Consumer Credit Counseling Serv. of Md. & Del. www.cccs-inc.org	Consumer Credit Counseling Serv. of NJ, Inc. www.cccsnj.org
Consumer Credit Counseling Serv. Inc. of Orange County www.cccsoc.org	Consumer Credit Counseling Service of Rochester, Inc. www.cccsofrochester.org
Consumer Credit Counseling of the Midwest, Inc. www.cccservices.com	Dalton Education LLC www.dalton-education.com
Debt Management Credit Counseling Corp. www.debtmoneyandcreditconcepts.org	Debt Reduction Services, Inc. www.debtredutionservices.org
eXtension Foundation www.extension.org	Family Service Agency, Inc. www.helpingfamilies.org
Helping Hands Home Ownership Foundation, Inc. www.bankruptcyonlineclass.com	Helping Others Progress Economically, LLC www.hopewithcare.org
Hummingbird Credit Counseling & Education Inc. www.hbce.org	Lutheran Social Serv. of Minnesota www.www.lssmn.org/debt

Internet Only	
MoneySharp Credit Counseling, Inc. www.moneysharp.org	Parkland College www.parkland.edu/bai
SafeGuard Credit Counseling Services, Inc. www.safeguardcredit.org	SK Foundation www.myonlinebankruptcyclass.com
Solid Start Financial Education Services, Inc. www.solidstartfinancial.com	Van Education Center www.adultedschool.com
Ypside, Inc. www.ypside.com	

Internet & Telephone	
#02 Certificate Class 888-533-3423 www.jjandpartners.com	1 st Choice Credit Counseling & Financial Ed. aka DBSM 877-692-5669 www.mybknow.com
A 24/7 Bankruptcy Class, Inc. 866-412-7247 www.a247class.com	Access Counseling, Inc. 800-205-9297 www.accesscounselinginc.org
Accountax School of Business, Inc. 866-720-4547 www.accountax.us	Allen Credit and Debt Counseling Agency 888-415-8173 www.acdcas.com
Alliance Credit Counseling Inc. 888-594-9596 www.knowdebt.org	Arbor Investments Ltd. 800-625-7725 www.yourbankruptcypartner.com
Black Hills Children's Ranch, Inc. 800-888-1596 www.pioneercredit.com	CCCS of Ventura County, Inc./SurePath Financial 877-615-7873 www.surepath.org
ClearPoint Financial Solutions, Inc. 877-422-9046 www.clearpointfinancialsolutions.org	Consumer Credit Counseling Serv. of Buffalo, Inc. 800-926-9685 www.cccsbuff.org
Consumer Credit Counseling Serv. of San Francisco 800-777-7526 www.cccssf.org	Consumer Credit Counseling Serv. of West Florida, Inc. 800-343-3317 www.gotdebt.org ; www.tengodeudas.org
Consumer Credit Management Services, Inc. 800-568-4545 www.debt-mgt.org	Consumer Education & Training Services 206-267-7082 www.CentsProgram.com
Consumer Financial Educ. Foundation of America, Inc. 866-684-8171 www.cfefa.org	Creative Designs Consulting 877-754-1760 www.creative designs consulting.org
CredAbility fka CCC Serv. of Greater Atlanta Inc 866-672-2227 www.credability.org	Credit Card Management Services, Inc. 800-920-2262 www.debthelper.com
Dave Ramsey's Debtor Education, LLC 800-480-5902 www.daveramsey.com/bankruptcy	Debt Education and Certification Foundation 866-859-7323 www.debt-foundation.org
DebtorWise Foundation 800-849-3036 www.debtorwise.org	Financial Education Services, Inc. 877-460-7337 www.financialedservices.org
Financial Strategies Mortgage, Inc. 877-252-6877 www.bkcourse.com	Granite Lake Educational Resources 866-366-0599 www.backtogo.org
GreenPath, Inc. 888-436-4054 www.greenpathbk.com	Hananwill Financial Education Services 866-544-5557 www.hananwill.com
InCharge Debt Solutions 877-267-0604 www.personalfinancialeducation.com	InCharge Education Foundation, Inc. 866-729-0049 www.personalfinanceeducation.com
Institute for Financial Literacy Inc. 866-662-4932 www.financiallit.org	Money Management International, Inc. 877-964-2227 www.moneymanagement.org

Internet & Telephone	
Sage Personal Finance 800-516-2759 www.safepf.com	Springboard Nonprofit Consumer Credit Mgmt, Inc. 888-425-3453 www.bkhhelp.org ; www.bancarrota.org
Stand Sure Information Services, Inc. 877-750-0851 www.standsuretoday.com	Start Fresh Today Instructional LLC 800-435-9138 www.startfreshtodayinstructional.com
The Kingdom Ministries, Inc. 901-552-5131 www.thekingdomministries.com	The Mesquite Group, Inc. 877-769-4069 www.themesquitegroup.org
The Village Family Service Center 800-450-4019 www.helpwithmoney.org	

Other	
Alpha Community Services 419-626-1450	Colorado Credit Counselors dba CCC 800-569-9269
Consumer Credit and Budget Counseling, Inc. 299 South Shore Rd, US Rte 9 South Marmora, NJ 08223 609-390-9652 www.cc-bc.com Internet & In Person	Consumer Credit Counseling Serv. of Del. Valley, Inc. 221 Market St., Ste. 102 595 Rancocas Rd. Camden, NJ 08102 Westhampton, NJ 08060 One Cherry Hill 203 E. Broadway, Ste. 1020 2000 Rt38, Ste. 615 Salem, NJ 08070 Cherry Hill, NJ 800-989-2227 www.cccsdv.org In Person and Internet
Credit Worthy, Inc. 1200 N. Delsea Dr., Ste. 1 Westville, NJ 08093 888-251-1414 In Person	Family Guidance Center Corp. 1931 Nottingham Way, Hamilton NJ 08619 888-379-0604 In Person
Forbes & Newhard Credit Solutions, Inc. 866-351-0322 Telephone Only	Garden State Consumer Credit Counseling, Inc 225 Willowbrook Rd. 120 Wood Ave. So., Ste 200 Freehold, NJ 07728 Iselin, NJ 08830 800-992-4557 www.novadebt.org In Person , Internet & Telephone
Isabel C. Balboa, Chapter 13 Standing Trustee 535 Rte 38, Suite 580 Cherry Hill NJ 08002 856-663-5002 In Person	No Limits Community Development Corporation 855-296-3711
William B. Hollar 170 Fredrick St. Paramus, NJ 07652 201-265-4218 In Person	

NONDISCHARGEABILITY PROVISIONS

Statute	Debts Excepted from Discharge
523(a)(1)(A)	administrative taxes and other taxes as provided in 507(a)(2) & (8)
523(a)(1)(B)	taxes with respect to returns not filed or filed late but within two years of the petition
523(a)(1)(C)	taxes with respect to fraudulent returns or evasions of the tax
523(a)(2)(A)	money, property, services, or credit changes obtained by false pretenses, false representations or actual fraud
523(a)(2)(B)	money, property, services, or credit changes obtained by a materially false written statement respecting the debtor's financial condition published with the intent to deceive and relied upon by the creditor
523(a)(2)(C)	consumer debts owed to a single creditor for more than \$500 in luxury goods or services incurred within 90 days before the order for relief, or cash advances totaling more than \$750 within 70 days of the petition
523(a)(3)	debts not listed or scheduled in time to permit a proof of claim to be filed with respect to debts covered by 523(a)(2), (4), or (6)
523(a)(4)	debts for fraud or defalcation while acting in a fiduciary capacity, embezzlement or larceny
523(a)(5)	domestic support obligations
523(a)(6)	debts for willful and malicious injury by the debtor to another entity or its property
523(a)(7)	debts for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit and not compensation for actual pecuniary loss, other than certain tax penalties
523(a)(8)	student loans unless the exception will impose an undue hardship on the debtor
523(a)(9)	debts for death or personal injury caused by the debtor's unlawful operation of a motor vehicle, vessel or aircraft while intoxicated
523(a)(10)	debts that were or could have been listed in a prior case of the debtor's in which debtor waived discharge or was denied discharge under certain sections of the code
523(a)(11)	debts provided in any final judgment or order arising from acts of fraud or defalcation while acting in a fiduciary capacity committed with respect to any depository or insured credit union
523(a)(12)	debts for malicious or reckless failure to fulfill any commitment by the debtor with respect to FDIRA requirements

Statute	Debts Excepted from Discharge
523(a)(13)	restitution orders under title 18
523(a)(14)	debt incurred to pay a tax that would be nondischargeable under (a)(1)
523(a)(14A)	debt incurred to pay tax to governmental unit other than the U.S.
523(a)(14B)	debt incurred to pay fines or penalties under federal election laws
523(a)(15)	debts to a spouse, former spouse or child of the debtor and not of the kind in (a)(5), incurred in a separation or divorce
523(a)(16)	debts for fees or assessment that become due after the order for relief to a condominium or cooperative association or lot in a homeowner's association as long as the debtor or the trustee has a legal, equitable or possessory ownership interest
523(a)(17)	fees imposed on a prisoner by a court for filing a case, motion, complaint, appeal or other court costs
523(a)(18)	debts owed to a pension, profit-sharing, stock bonus, or other plan established under 401, 403, 408, 408A, 414, 457 or 501(c) of IRC under a loan from a retirement or thrift savings plan
523(a)(19)	certain debt for a violation of the federal securities laws

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only
required if line 11 or 12 is completed)

Other Information

Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: _____

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?
_____ Yes _____ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?
_____ Yes _____ No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Signature

Print/Type Name & Signer's Relation to Case

Check one.

Presumption of Undue Hardship

No Presumption of Undue Hardship

See Debtor's Statement in Support of Reaffirmation, Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re _____,

Debtor

Case No. _____

Chapter _____

REAFFIRMATION DOCUMENTS

Name of Creditor: _____

Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: _____

For example, auto loan

B. **AMOUNT REAFFIRMED:** \$ _____

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before _____, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is _____%.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) Fixed rate

Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

- \$ _____ per month for _____ months starting on _____.
- Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

E. Describe the collateral, if any, securing the debt:

Description: _____
 Current Market Value \$ _____

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

- Yes. What was the purchase price for the collateral? \$ _____
- No. What was the amount of the original loan? \$ _____

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (<i>including fees and costs</i>)	\$ _____	\$ _____
Annual Percentage Rate	_____ %	_____ %
Monthly Payment	\$ _____	\$ _____

H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

PART II. DEBTOR’S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. Yes No

B. Is the creditor a credit union?

Check one. Yes No

C. If your answer to EITHER question A. or B. above is “No,” complete 1. and 2. below.

1. Your present monthly income and expenses are:

a. Monthly income from all sources after payroll deductions (take-home pay plus any other income) \$ _____

b. Monthly expenses (including all reaffirmed debts except this one) \$ _____

c. Amount available to pay this reaffirmed debt (subtract b. from a.) \$ _____

d. Amount of monthly payment required for this reaffirmed debt \$ _____

*If the monthly payment on this reaffirmed debt (line d.) is **greater than** the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says “Presumption of Undue Hardship.” Otherwise, you must check the box at the top of page one that says “No Presumption of Undue Hardship.”*

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.

You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were “Yes,” check the following statement, if applicable:

You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says “No Presumption of Undue Hardship.”

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor’s Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date _____ Signature _____
Debtor

Date _____ Signature _____
Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor _____
Print Name *Address*

_____ *Signature* *Date*
Print Name of Representative

PART IV. CERTIFICATION BY DEBTOR’S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date _____ Signature of Debtor’s Attorney _____
Print Name of Debtor’s Attorney _____

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

- 1. What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
- 2. Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
- 3. What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A “lien” is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
- 4. How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
- 5. Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. When will this Reaffirmation Agreement be effective?

a. If you *were* represented by an attorney during the negotiation of your Reaffirmation Agreement and

i. **if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. **if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. **If you *were not* represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

7. **What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor “may” do, it is not giving any creditor permission to do anything. The word “may” is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor’s Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor’s Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled “Motion for Court Approval of Reaffirmation Agreement” unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.*

C. DEFINITIONS

1. **“Amount Reaffirmed”** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **“Annual Percentage Rate”** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the “stated interest rate”) tells you the full cost of your credit including many of the creditor’s fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **“Credit Union”** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like “Credit Union” or initials like “C.U.” or “F.C.U.” in its name.

Date

[client's name]
[client's street address]
[city, state, zip code]

RE: Rutgers Bankruptcy Pro Bono Project

Dear [client's name]:

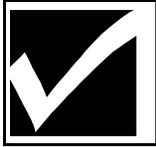
It was my pleasure meeting with you on [weekday, date] in connection with the Rutgers's Bankruptcy Pro Bono Project. At that time, you expressed your desire to file for protection under the United States Bankruptcy Code. We discussed your assets and liabilities. You advised me that your current monthly income is substantially greater than your current monthly expenses. According to my notes, your monthly income is [\$X.00] while your monthly expenses are closer to [\$Y.00]. Thus, you have excess disposable monthly income of approximately [\$Z.00].

I advised you that because you have substantial excess monthly income, you are a candidate for a Chapter 13 bankruptcy rather than a Chapter 7 case. As we discussed, there is a possibility that you could pay for an attorney through your plan. Accordingly you do not fit within the parameters of the Project. You should consult an attorney who specializes in Chapter 13 bankruptcy practice. There are many attorneys who specialize in Chapter 13 bankruptcy practice for a minimum fee. You may call the Lawyer Referral Service in your county (a list of numbers is enclosed), or South Jersey Legal Services at (856) 964-2010 for a list of referral agencies.

I trust this information is of assistance to you. Good luck in the future.

Very truly yours,

[attorney's name]



FILING CHECK LIST

- Pro Bono Representation Cover Sheet
- Voluntary Petition
- Application to Pay in Installments or Waive Filing Fees (if applicable)
- Summary of Schedules
- Statistical Summary of Certain Liabilities
- Schedule A - Real Property
- Schedule B - Personal Property
- Schedule C - Property Claimed as Exempt by Debtor
- Schedule D - Creditors Holding Secured Claims
- Schedule E - Creditors Holding Unsecured Priority Claims
- Schedule F - Creditors Holding Unsecured Non-Priority Claims
- Schedule G - Executory Contracts and Unexpired Leases
- Schedule H - Co-Debtors
- Schedule I - Current Income of Individual Debtor(s)
- Schedule J - Current Expenses of Individual Debtor(s)
- Unsworn Declaration Concerning Debtor's Schedules
- Statement of Financial Affairs
- Individual Statement of Intention
- Attorney's Statement of Compensation
- Current Monthly Income and Means Test Calculation
- List of Creditors and Creditor Matrix
- Notice of Other Available Chapters
- Filing Fee (if applicable)
- Completion of Credit Counseling Certification

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In the matter of _____ : Case No. _____
: Chapter: _____
Debtor(s) _____ :

NOTICE OF PRO BONO SERVICES

PLEASE TAKE NOTICE that _____, Esquire hereby enters his/her appearance on a pro bono basis on behalf of _____. All copies of notices and pleadings filed in this case or proceedings therein, including but not limited to notices provided pursuant to Fed. R. Bankr. P. 2002, should be sent to the addresses listed below:

(Attorney) _____
(Firm) _____
(Address) _____

Rutgers Bankruptcy Pro Bono Project
Rutgers University School of Law - Camden
217 N. 5th Street
Camden, New Jersey 08102

Date:

Attorney (Pro Bono)

Attorney ID Number

UNITED STATES BANKRUPTCY COURT		VOLUNTARY PETITION
District of _____		
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):	
Street Address of Debtor (No. and Street, City, and State):	Street Address of Joint Debtor (No. and Street, City, and State):	
ZIP CODE	ZIP CODE	
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
ZIP CODE	ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address above):	ZIP CODE	
<p>Type of Debtor (Form of Organization) (Check one box.)</p> <p><input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p>Tax-Exempt Entity (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <hr/> <p>Nature of Debts (Check one box.)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
<p>Filing Fee (Check one box.)</p> <p><input type="checkbox"/> Full Filing Fee attached.</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>-----</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>	

Statistical/Administrative Information										THIS SPACE IS FOR COURT USE ONLY																				
<p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																														
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1,000-5,000</td><td>5,001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>50,001-100,000</td><td>Over 100,000</td> </tr> </table>											<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																					
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000																					
<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td><td>\$50,001 to \$100,000</td><td>\$100,001 to \$500,000</td><td>\$500,001 to \$1 million</td><td>\$1,000,001 to \$10 million</td><td>\$10,000,001 to \$50 million</td><td>\$50,000,001 to \$100 million</td><td>\$100,000,001 to \$500 million</td><td>\$500,000,001 to \$1 billion</td><td>More than \$1 billion</td> </tr> </table>										<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion																					
<p>Estimated Liabilities</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td><td>\$50,001 to \$100,000</td><td>\$100,001 to \$500,000</td><td>\$500,001 to \$1 million</td><td>\$1,000,001 to \$10 million</td><td>\$10,000,001 to \$50 million</td><td>\$50,000,001 to \$100 million</td><td>\$100,000,001 to \$500 million</td><td>\$500,000,001 to \$1 billion</td><td>More than \$1 billion</td> </tr> </table>										<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																					
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Voluntary Petition <i>(This page must be completed and filed in every case.)</i>	Name of Debtor(s):
--	--------------------

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)

Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)

Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p style="text-align: center;">(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p><input checked="" type="checkbox"/> _____ Signature of Attorney for Debtor(s) (Date)</p>
---	---

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

<p>Voluntary Petition <i>(This page must be completed and filed in every case.)</i></p>	<p>Name of Debtor(s): _____</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X _____ Signature of Attorney for Debtor(s)</p> <p>_____ Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name</p> <p>_____ Address</p> <p>_____ Telephone Number</p> <p>_____ Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re _____
Debtor

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: _____

United States Bankruptcy Court

_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TOTAL			\$	\$	

United States Bankruptcy Court

_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

In re _____,
Debtor

Case No. _____
 (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

Total ►
 (Report also on Summary of Schedules.)

In re _____,
Debtor

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand. 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

In re _____,
Debtor

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<p>12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</p> <p>13. Stock and interests in incorporated and unincorporated businesses. Itemize.</p> <p>14. Interests in partnerships or joint ventures. Itemize.</p> <p>15. Government and corporate bonds and other negotiable and non-negotiable instruments.</p> <p>16. Accounts receivable.</p> <p>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</p> <p>18. Other liquidated debts owed to debtor including tax refunds. Give particulars.</p> <p>19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.</p> <p>20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.</p> <p>21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.</p>				

In re _____,
Debtor

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars. 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers, and other vehicles and accessories. 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.				
_____ continuation sheets attached Total ▶				\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re _____,
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

 Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re _____ ,
Debtor

Case No. _____
(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

_____ continuation sheets attached

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									

Sheet no. ___ of ___ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals▶
(Totals of this page)

Total▶
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Totals▶
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

	\$	\$	
	\$		
		\$	\$

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 							
ACCOUNT NO. 							
ACCOUNT NO. 							
ACCOUNT NO. 							
Subtotal ▶							\$
Total ▶							\$
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

_____ continuation sheets attached

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 							
ACCOUNT NO. 							
ACCOUNT NO. 							
ACCOUNT NO. 							
ACCOUNT NO. 							
Sheet no. _____ of _____ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re _____,
Debtor

Case No. _____
 (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- 1. Rent or home mortgage payment (include lot rented for mobile home) \$ _____
 - a. Are real estate taxes included? Yes _____ No _____
 - b. Is property insurance included? Yes _____ No _____
- 2. Utilities:
 - a. Electricity and heating fuel \$ _____
 - b. Water and sewer \$ _____
 - c. Telephone \$ _____
 - d. Other _____ \$ _____
- 3. Home maintenance (repairs and upkeep) \$ _____
- 4. Food \$ _____
- 5. Clothing \$ _____
- 6. Laundry and dry cleaning \$ _____
- 7. Medical and dental expenses \$ _____
- 8. Transportation (not including car payments) \$ _____
- 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____
- 10. Charitable contributions \$ _____
- 11. Insurance (not deducted from wages or included in home mortgage payments)
 - a. Homeowner's or renter's \$ _____
 - b. Life \$ _____
 - c. Health \$ _____
 - d. Auto \$ _____
 - e. Other _____ \$ _____
- 12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) _____ \$ _____
- 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
 - a. Auto \$ _____
 - b. Other _____ \$ _____
 - c. Other _____ \$ _____
- 14. Alimony, maintenance, and support paid to others \$ _____
- 15. Payments for support of additional dependents not living at your home \$ _____
- 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____
- 17. Other _____ \$ _____
- 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ _____
- 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

- 20. STATEMENT OF MONTHLY NET INCOME
 - a. Average monthly income from Line 15 of Schedule I \$ _____
 - b. Average monthly expenses from Line 18 above \$ _____
 - c. Monthly net income (a. minus b.) \$ _____

In re _____,
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
District of _____

In re: _____,
Debtor

Case No. _____ (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------------

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	--------------------	----------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receivershipsNone

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. GiftsNone

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. LossesNone

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcyNone

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfersNone

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accountsNone

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxesNone

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. SetoffsNone

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another personNone

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtorNone

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. InventoriesNone

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other
basis)None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES
OF CUSTODIAN
OF INVENTORY RECORDS**21 . Current Partners, Officers, Directors and Shareholders**None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholdersNone

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporationNone

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER-IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER-IDENTIFICATION NUMBER (EIN)
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* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	_____	Signature of Debtor	_____
Date	_____	Signature of Joint Debtor (if any)	_____

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date	_____	Signature	_____
		Print Name and Title	_____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

___ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 2 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 3 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

_____ continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: _____

Signature of Debtor

Signature of Joint Debtor

United States Bankruptcy Court

_____ District Of _____

In re

Case No. _____

Debtor

Chapter _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ _____

Prior to the filing of this statement I have received \$ _____

Balance Due \$ _____

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.	
_____ <i>Date</i>	_____ <i>Signature of Attorney</i>
	_____ <i>Name of law firm</i>

COMMONLY ASKED QUESTIONS

1. What persons are not eligible for a Chapter 7 discharge?

- ▶ A person who has been granted a discharge in a Chapter 7 case filed within the last eight years.
- ▶ A person who has been granted a discharge in a Chapter 13 case filed within the last six years, unless 70 percent or more of the unsecured claims were paid off in the Chapter 13 case.
- ▶ A person who files a waiver of discharge that is approved by the court in the Chapter 7 case.
- ▶ A person who conceals, transfers, or destroys his or her property with the intent to defraud his or her creditors or the trustee in the Chapter 7 case.
- ▶ A person who conceals, destroys, or falsifies records of his or her financial condition or business transactions.
- ▶ A person who makes false statements or claims in the Chapter 7 case, or who withholds information from the trustee.
- ▶ A person who fails to satisfactorily explain any loss or deficiency of his or her assets.
- ▶ A person who refuses to answer questions or obey orders of the bankruptcy court, either in his or her bankruptcy case or in the bankruptcy case of a relative, business associate, or corporation with which he or she is associated.

2. When should both spouses file a joint petition under Chapter 7?

When one or more substantial dischargeable debts are owed by both spouses. If both spouses are liable for a substantial debt and only one spouse files under Chapter 7, the creditor may later attempt to collect the debt from the nonfiling spouse, even if he or she has no income or assets.

3. How does filing under Chapter 7 affect a person's credit rating?

The credit rating of a person who files a Chapter 7 case will get worse. However, some financial institutions openly solicit business from persons who have recently filed under Chapter 7. If there are compelling reasons for filing under Chapter 7 that are not within the debtor's control (such as an illness or an injury), some credit rating agencies may take that into account in rating the debtor's credit after filing.

4. May a person file under Chapter 7 if his or her debts are being administered by a financial counselor?

Yes. A financial counselor has no legal right to prevent anyone from filing under Chapter 7.

5. Are employers notified of Chapter 7 cases?

Employers are not usually notified when a Chapter 7 case is filed. However, the trustee in a Chapter 7 case often contacts an employer seeking information as to the status of the debtor's wages or salary at the time the case was filed. If there are compelling reasons for not informing an employer in a particular case, the trustee should be so informed and he or she may be willing to make other arrangements to obtain the necessary information.

6. Does a person lose all of his or her property by filing under Chapter 7?

Certain property is exempt and cannot be taken by creditors, unless it is encumbered by a valid mortgage or lien. A debtor is usually allowed to retain his or her unsecured exempt property in a Chapter 7 case. A debtor may also be allowed to retain certain secured exempt property.

7. How are secured creditors dealt with in a Chapter 7 case?

Secured creditors are creditors with valid mortgages or liens against property of the debtor. Property of the debtor that is encumbered by a valid mortgage or lien is called secured property. A secured creditor is usually permitted to repossess or foreclose its secured property, unless the value of the secured property exceeds the amount owed to the creditor. After a petition has been filed, a secured creditor must prove the validity of its mortgage or lien and obtain a court order before repossessing or foreclosing on secured property. The debtor should not turn any property over to a secured creditor until a court order has been obtained. The debtor may be permitted to retain or redeem certain secured personal property.

8. How are unsecured creditors dealt with in a Chapter 7 case?

An unsecured creditor is a creditor without a valid lien or mortgage against property of the debtor. If the debtor has nonexempt assets, unsecured creditors may file claims with the court within 90 days after the first date set for the meeting of creditors. The trustee will examine these claims and file objections to those deemed improper. When the trustee has collected all of the debtor's nonexempt property and converted it to cash, and when the court has ruled on the trustee's objections, the trustee will distribute the funds to the unsecured creditors according to the priorities set forth in the Bankruptcy Code. Administrative expenses, claims for wages, salaries, and contributions to employee benefit programs, claims for the refund of certain deposits, and tax claims, are given priority, in that order, in the payment of dividends by the trustee. If there are funds remaining after the payment of these priority claims, they are distributed pro rata to the remaining unsecured creditors.

9. How can a debtor minimize the amount of money or property that must be turned over to the trustee in a Chapter 7 case?

In a Chapter 7 case the debtor is required to turn over to the trustee only the nonexempt money or property that he or she possessed at the time the case was filed. Many nonexempt assets of consumer debtors are liquid in nature and tend to vary in size or amount from day to day. The most common nonexempt liquid assets, and the assets that the trustee will be most likely to look for, include the following: (1) cash, (2) bank accounts, (3) prepaid rent, (4) landlord and utility deposits, (5) accrued earnings and benefits, and (6) tax refunds.

It is usually advantageous for the debtor to take steps to insure that the value of each of these assets is as low as possible on the day and hour that the Chapter 7 case is filed. By doing this the debtor will not be cheating or acting illegally; the debtor will simply be using the law to his or her advantage, much the same as a person who takes advantage of loopholes in the tax laws.

Cash. If possible, the debtor should have no cash on hand when the Chapter 7 case is filed. Further, if the debtor has received cash or the equivalent of cash in the form of a paycheck or the closing of a bank account shortly before the filing of the case, the debtor should obtain receipts when disposing of the funds in order to prove to the trustee and the court that the funds were disposed of prior to the filing of the case. Money possessed by the debtor shortly before the filing of the Chapter 7 case, may be spent on such items as food and groceries, the Chapter 7 filing fee, the attorney's fee in the Chapter 7 case, and the payment of \$600 to creditors whom the debtor intends to continue paying after the filing of the Chapter 7 case. Payments should not be made to friends or relatives, however, as the trustee may later recover these payments.

Bank Accounts. The best practice is to close out all bank accounts before filing under Chapter 7. If a bank account is not closed, the balance of the account should be as close to zero as the bank will allow and all out-standing checks must clear the account before the case is filed. If the debtor has written a check to someone for, say, \$50 and if the check has not cleared the account when the case is filed, the \$50 in the account to cover the outstanding check will be deemed an asset of the debtor and will have to be paid to the trustee.

Prepaid Rent. If the debtor's rent is paid on the first day of the month and if the debtor's Chapter 7 case is filed on the tenth day of the month, the portion of the rent covering the last 20 days of the month, if not exempt, will be deemed an asset of the debtor and will later have to be paid to the trustee. If possible, the debtor should make arrangements with the landlord to pay rent only through the date that the case is to be filed and to pay the balance of the rent from funds acquired after the case is filed. If this is not possible, the case should be filed near the end of the rent period.

Landlord and Utility Deposits. Unless they are exempt, the debtor may attempt to obtain the refund of all landlord and utility deposits before filing a Chapter 7 case. Otherwise, the deposits, or their cash equivalents, will have to be paid to the trustee.

Accrued Earnings and Benefits. In most states, and under the federal law, only a certain percentage (usually 75%) of a debtor's earnings are exempt. Therefore, the trustee may be allowed to take the nonexempt portion (usually 25%) of any accrued and unpaid wages, salary, commissions, vacation pay, sick leave pay, and other accrued and nonexempt employee benefits. Normally, then, the best time to file a Chapter 7 case is the morning after payday. Even then, if the pay period does not end on payday, the debtor may have accrued earnings unless special arrangements are made with the employer. If annual leave or vacation pay is convertible to cash, it should be collected by the debtor before the Chapter 7 case is filed, as should any other nonexempt employee benefits that are convertible to cash.

Tax Refunds. In most states, a tax refund is nonexempt and becomes the property of the trustee if it has not been received by the debtor prior to the filing of a Chapter 7 case. Therefore, if the debtor is scheduled to receive a tax refund,

a Chapter 7 case should not be filed until after the refund has been received and disposed of. Even if the case is filed before the end of the tax year, if the debtor later receives a refund, the trustee may be entitled to the portion of the refund earned prior to the filing of the case. The best practice, then, is to either file the Chapter 7 case early in the tax year (but after the refund from the previous year has been received) or make arrangements to insure that there will be not tax refund for that year.

10. How long does a Chapter 7 case last?

A Chapter 7 case begins with the filing of the case and ends with the closing of the case by the court. If the debtor has no nonexempt assets for the trustee to collect, the case will most likely be closed shortly after the debtor receives his or her discharge, which is usually four months after the case is filed. If the debtor has nonexempt assets for the trustee to collect, the length of the case will depend on how long it takes the trustee to collect the assets and perform his or her other duties in the case. Most consumer cases with assets last about six months, but some last considerably longer.

11. What should a person do if a creditor later attempts to collect a debt that was discharged under Chapter 7?

When a Chapter 7 discharge is granted, the court enters an order prohibiting the debtor's creditors from later attempting to collect any discharged debt from the debtor. Any creditor who violates this court order may be held in contempt of court and may be liable to the debtor in damages. If a creditor later attempts to collect a discharged debt from the debtor, the debtor should give the creditor a copy of the order of discharge and inform the creditor in writing that the debt has been discharged under Chapter 7. If the creditor persists, the debtor should contact an attorney. If a creditor files a lawsuit against the debtor on a discharged debt, it is important not to ignore the matter, because even though a judgment entered against the debtor on a discharged debt can later be voided, voiding the judgment may require the services of an attorney, which could be costly to the debtor.

UNITED STATES BANKRUPTCY COURT _____ DISTRICT OF _____		PROOF OF CLAIM
Name of Debtor: _____		Case Number: _____
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): _____		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent: Telephone number: _____		
Name and address where payment should be sent (if different from above): Telephone number: _____		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: _____	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Date

Attorney's Name

Firm Address

RE: Bankruptcy Pro Bono Project
Retainer Agreement

Dear (Client):

It was a pleasure meeting with you on _____ (Date) _____ at the Rutgers Bankruptcy Pro Bono Project in Camden. The students and I appreciated the opportunity to work with you to help resolve your financial difficulties. As we have previously discussed with you, we think that filing a petition for bankruptcy relief under Chapter 7 of the Bankruptcy Code is the best solution to address your situation.

The recent Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 requires attorneys to make certain disclosures and to specify what duties they will perform. This letter is intended to conform with that law and to serve as a retainer or engagement agreement between us. By signing this letter, we have agreed to represent you in your bankruptcy case, as spelled out below. When you sign this letter and return it to us, it will serve as a contract between us. This agreement does not require you to pay us for the legal services to be provided by us, as listed below. As you know, representation obtained through the Project is rendered free of charge.

Please read this agreement carefully and be sure that you understand it. If you have any questions, please feel free to contact us prior to signing and returning the letter.

Pursuant to this agreement, we agree to:

1. Meet with you as necessary to discuss your financial situation and how bankruptcy may help you;
2. Provide you with the notice required by 11 U.S.C. § 342(b) which outlines the purpose, benefits and costs of filing under the various chapters of the Bankruptcy Code;

3. Provide you with the names and contact information of the various credit counseling agencies that are available to you. (Please note that the law requires that you attend, in person, by telephone or over the internet, a counseling session presented by an approved agency prior to filing for bankruptcy);
4. Explain to you the penalties for committing certain bankruptcy crimes;
5. Prepare for your review the required bankruptcy petition, schedules, statement of financial affairs, statement of intention and any other documents (including applications to pay the filing fee in installments or to proceed in forma pauperis, as necessary) required to file your bankruptcy case;
6. File the necessary petition and schedules. (The filing fee, to the extent that it is required, is your responsibility and is not covered by the Project);
7. Prepare you for and attend with you the 341 First Meeting of Creditors;
8. Prepare and file any additional documents required by the Chapter 7 trustee following the 341 Meeting of Creditors;
9. Assist you in the negotiation and completion of any reaffirmation agreements that are in conformance with the law and in your best interest, and to
10. Keep you informed of any important developments in your case.

Pursuant to this agreement, you agree to:

1. Promptly respond to any letters or calls for us and to keep any appointments with us or to call in advance to cancel such an appointment;
2. Inform us of any change in your address or telephone number;
3. Provide us with all of the necessary information to complete your petition, schedules, statements and other related documents, including the disclosure of any change in your income or assets;
4. Attend, in person, by telephone or over the internet, a credit

counseling session presented by an approved agency and provide us with a copy of the certificate of completion of such a course prior to filing for bankruptcy;

5. Appear at any hearings or court appearances as required, and
6. Pay any required filing fees which are not waived.

This agreement may be terminated at any time by you, subject to court approval (where required). We may stop representing you, subject to court approval, if required, if it is determined that further representation would be useless, unreasonable or would not help you to achieve your objectives, you are no longer financially eligible for pro bono services or you have failed to cooperate with us.

It is understood that any information disclosed to us regarding your case will be kept confidential. However, you recognize that we may discuss your case with Rutgers University School of Law - Camden law students who are assisting in the preparation of your case, and other people to the extent it is necessary to represent you in this case.

This document represents the complete agreement between the parties. It shall be void if it is not executed and returned by you within fourteen (14) days from receipt.

Sincerely,

Signature of Attorney

Date

Agreed to by,

Signature of Client(s)

Date

RESOURCES FOR LEGAL ASSISTANCE

CAMDEN VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

South Jersey Legal Services		http://www.lsnj.org
- toll free	1- (800) 496-4570 1- (800) 510-2492 1- (800) 870-7547	
- for Burlington County	(609) 261-1088	
- for Camden County	(856) 964-2010	
- for Cumberland County (Vineland)	(856) 691-0494	
- for Cumberland County (Bridgeton)	(856) 455-0017	
- for Salem County	(856) 678-6492	
- for Gloucester County	(856) 848-5360	
- for Atlantic County	(609) 348-4200	
- for Cape May County	(609) 465-3001	
Community Health Law Project - for Camden and Atlantic Counties	(856) 858-9500	www.chlp.org

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Atlantic County Bar Association	(609) 345-3444	http://www.atcobar.org/	\$35 for first half hour (suggested fee)
Burlington County Bar Association	(609) 261-4542	http://www.burlobar.org/	\$35 for initial interview
Camden County Bar Association	(856) 482-0620	http://www.camdencountybar.org	\$30 for first half hour
Cape May County	(609) 463-0313	http://www.njsba.com	\$25 for first half hour
Cumberland County	(856) 696-5550	http://www.cumbnjbarassoc.org	\$35 for first half hour; \$75 for up to one hr
Gloucester County Bar Association	(856) 848-4589	http://www.gcbanj.org/	\$35 for initial interview
Salem County Bar Association	(856) 935-5629	http://www.salemcountybar.org/	Fee set by consulting attorney

RESOURCES FOR LEGAL ASSISTANCE

TRENTON VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For All Counties		Toll free 1- (800) 496-4570	
For Burlington County	South Jersey Legal Services	(609) 261-1088	http://www.lsnj.org
For Hunterdon County	Legal Services of Northwest Jersey	(908) 782-7979	http://www.lsnj.org/lsnwj/
For Mercer County	Central Jersey Legal Services Community Health Law Project	(609) 695-6249 (609) 392-5553	http://www.lsnj.org/cjls/ www.chlp.org
For Middlesex County	Central Jersey Legal Services - Perth Amboy area - New Brunswick area	(732) 324-1613 (732) 249-7600	http://www.lsnj.org/cjls/
For Monmouth County	Ocean-Monmouth Legal Services, Inc. Legal Aid Society of Monmouth County Community Health Law Project	(732) 866-0020 (732) 869-5619 (732)-380-1012	http://www.lsnj.org/omls/ www.chlp.org
For Ocean County	Ocean-Monmouth Legal Services, Inc.	(732) 341-2727	http://www.lsnj.org/omls/
For Somerset County	Legal Services of Northwest Jersey	(908) 231-0840	http://www.lsnj.org/lsnwj/
For Union County	Central Jersey Legal Services Community Health Project	(908) 354-4340 (908) 355-8282	http://www.lsnj.org/cjls/ www.chlp.org
For Warren County	Legal Services of Northwest Jersey	(908) 475-2010	http://www.lsnj.org/lsnwj/

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Burlington County Bar Association	(609) 261-4862	http://www.burlicobar.org/	\$35 for initial interview
Hunterdon County	(908) 735-2611	http://www.huntcolaw.org/	\$75 for first hour
Mercer County Bar Association	(609) 585-6200	http://www.mercerbar.com/	\$25 for first half hour
Middlesex County Bar Association	(732) 828-0053	http://www.mcbalaw.com/	\$35 for first half hour
Monmouth Bar Association	(732) 431-5544	http://monmouthbarassociation.com/	Fee set by attorney
Ocean County Bar Association	(732) 240-3666	http://www.oceancountybar.org/	\$30 for first half hour; \$50 for first hr
Somerset County Bar Association	(908) 685-2323	http://www.somersetbar.com/	Fee set by consulting attorney
Union County Bar Association	(908) 353-4715	http://www.uclaw.com/	\$35 for first half hour
Warren County Bar Association	(908)-387-1835		\$25 for first half hour

RESOURCES FOR LEGAL ASSISTANCE

NEWARK VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Bergen County	Northeast New Jersey Legal Services Bergen County Community Mental Health Law Project	(201) 487-2166 (201) 634-2761	http://www.lsnj.org/nnjls/ http://www.bergenhealth.org/mental/mental%20law.html
For Essex County	Essex County Legal Aid Association Essex-Newark Legal Services - Elder Law Unit Community Health Law Project - South Orange - Bloomfield	(973) 622-0063 (973) 624-4500 (973) 824-3000 (973) 275-1175 (973) 680-5599	http://www.eclanaj.org/ www.chlp.org
For Hudson County	Northeast New Jersey Legal Services	(201) 792-6363	http://www.lsnj.org/nnjls/
For Morris County	Legal Services of Northwest Jersey	(973) 285-6911	http://www.lsnj.org
For Passaic County	Northeast New Jersey Legal Services Community Health Law Project - South Orange - Bloomfield	(973) 523-2900 (973) 275-1175 (973) 680-5599	http://www.lsnj.org/nnjls/ www.chlp.org
For Sussex County	Legal Services of Northwest Jersey	(973) 383-7400	http://www.lsnj.org
For Union County	Central Jersey Legal Services Community Health Project	(908) 354-4340 (908) 355-8282	http://www.lsnj.org/cjls/ http://www.chlp.org/

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Bergen County Bar Association	(201) 488-0044/0032	http://bergenbar.org/	\$30 for first half hour
Essex County Bar Association	(973) 622-6204	http://www.essexbar.com/	\$25 for first half hour
Hudson County Bar Association	(201) 798-2727	http://www.hcbalaw.com/	\$25 for first half hour
Morris County Bar Association	(973) 267-5882	http://www.morriscountybar.com/	\$50 for first half hour
Passaic County Bar Association	(973) 278-9223	http://www.passaicbar.org	\$50 for first half hour
Sussex County Bar Association	(973) 267-5882	http://www.morriscountybar.com/about/index.htm	\$50 for first half hour
Union County Bar Association	(908) 353-4715	http://www.uclaw.com/	\$35 for first half hour

(Date)

Name
Address
City, State

RE: Bankruptcy Counseling Appointment: (Date)

Dear ():

As you know, you have been referred to the Bankruptcy Pro Bono Project at Rutgers School of Law-Camden by South Jersey Legal Services. The Bankruptcy Pro Bono Project at the Law School coordinates the provision of pro bono legal representation in specified bankruptcy cases by volunteer attorneys and law students to individuals referred by certain other legal organizations. Since your situation appears to meet the criteria for referral to the Law School's Bankruptcy Pro Bono Project, we are notifying you of your eligibility for pro bono representation in your bankruptcy matter through the Project. If you choose to accept this pro bono legal representation, your bankruptcy matter will be handled by one or two law students who will be supervised, reviewed, and monitored by an experienced volunteer attorney.

Since you have chosen to take advantage of these pro bono legal services, we have scheduled your appointment for (Date and Time) at the Pro Bono Offices of Rutgers University School of Law, 217 N. Fifth Street, Camden, NJ 08102. We are located very close to the Benjamin Franklin Bridge in an active area of the campus. Directions to the law school are attached.

Please bring a valid ID with you when you come to the law school on your scheduled date.

You will be meeting with a law student and a supervising volunteer attorney in private practice. They will discuss with you the particulars of your situation and make a determination as to whether or not a Chapter 7 "No Asset" bankruptcy proceeding is right for you. To aid in this process, you must bring the following documents:

1. A list of what you own other than household furnishings and clothing;
2. A list of all the money you owe others (your debts) including name and address of creditor, account number, approximate amount owed to each, and description of the charges;
3. Copies of any recent notices from your creditors and government agencies, and any legal papers sent to you by people to whom you owe money;
4. Notices of law suits, eviction notices, or any other document that you believe

requires immediate attention;

5. Your last 60 days of payment advices (pay stubs, unemployment checks, worker's comp checks, or Social Security deposits) for you and your spouse;
6. A breakdown of your monthly income and expenses;
7. Your bank statements covering the last 60 days;
8. Copies of your last two years tax returns;
9. Originals of all correspondence, bills, collection letters, lawsuits, or any communications from creditors;
10. Record of any interest in an education IRA or Section 529 plan;
11. Your credit report. (You can call Equifax at 800-525-6285 or TransUnion at 800-680-7289 to order it before you come in for your appointment.)

After thoroughly reviewing your financial situation, the attorney will decide whether your case can be handled by the Rutgers Project. It is important for you to note that if your case is accepted, the supervising attorney will be responsible for it; however, preparation of documents to be filed with the bankruptcy court, meetings, and certain court appearances may be handled by a law student under the direction of the attorney.

Please reconfirm your appointment by 10:00 a.m. on the morning of your scheduled appointment so that we are sure you are coming. If you must cancel or reschedule your appointment time, call Pam Mertsock-Wolfe at 856-225-6406 between the hours of 8:30 a.m. and 4:30 p.m. We realize that your schedule may change and we must be able to notify our volunteer attorney in plenty of time if you need to cancel your appointment. **If you do not show up for a scheduled appointment, and you did not call ahead to reschedule, we may not be able to reschedule you.**

Sincerely,

Pam Mertsock-Wolfe
Pro Bono Coordinator

Enclosures

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

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

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

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

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

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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

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

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

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

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

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

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

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

**THE BANKRUPTCY ABUSE PREVENTION
AND CONSUMER PROTECTION ACT OF 2005**

**GENERAL ORDER DIRECTING THAT THE FILING OF PAY STUBS WITH THE
COURT PURSUANT TO SECTION 521(a)(1)(B)(IV) AND INTERIM RULE
1007(b)(1)(E) SHALL NOT APPLY IN THE DISTRICT OF NEW JERSEY**

Whereas, on April 20, 2005 the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (the Act) was enacted into law; and

Whereas, most provisions of the Act are effective on October 17, 2005; and

Whereas, on September 22, 2005 this Court entered a General Order pursuant to 28 USC section 2071, Rule 83 of the Federal Rules of Civil Procedure and Rule 9029 of the Federal Rules of Bankruptcy Procedure, adopting in their entirety without change by the Board of Judges of this Court, the Interim Rules prepared by the Advisory Committee on Bankruptcy Rules and approved by the Committee on Rules of Practice and Procedure of the Judicial Conference of the United States, designed to implement the substantive and procedural changes mandated by the Act, to be effective October 17, 2005; and

Whereas, section 521(a)(1)(B)(iv) of the Act provides that "*unless the court orders otherwise*", the debtor shall file copies of all payment advices (pay stubs) or other evidence of payment received within 60 days before the date of the filing of the petition, by the debtor from any employer of the debtor; and

Whereas, Interim Rule 1007 (b)(1)(E) implements this requirement;

NOW THEREFORE, the Board of Judges of this Court order that the payment advices described in section 521(a)(1)(B)(iv) and Interim Rule 1007(b)(1)(E) shall not be filed with the Court, but shall be presented to the trustee at the First Meeting of Creditors.

This General Order does not modify or supercede the requirements imposed upon individual debtors by Interim Rule 4002(b)(2)(A).

For cases and proceedings not governed by the Act, the Federal Rules of Bankruptcy Procedure and the Local Rules of this Court, other than the Interim Rules shall apply.

The Interim Rules shall remain in effect until further order of the Court.

Dated: October 6, 2005



HON. JUDITH H. WISMUR
Chief Judge
United States Bankruptcy Court
District of New Jersey

RUTGERS BANKRUPTCY PRO BONO PROJECT
STUDENT EVALUATION

Each student is required to fill out this form for each client interview they participate in or observe. All information provided will be kept CONFIDENTIAL. The only people who will have access to these forms are the Project Coordinators. Please feel free to add additional comments.

Your Name: _____
Attorney's Name: _____
Client's Name: _____
Date of Interview: _____

1. Who conducted the interview? If more than one person, who did what? What do you feel you added to the interviewing process? Now that the initial interview has been completed, what are the next steps in your case and who will be doing what?

2. What was your impression of the attorney that you worked with? If you had the option to work with this attorney again, would you want to, why or why not?

3. What do you like about the program? What do you dislike about the program? Assuming that you had to change this program, what changes would you implement?

4. Are there any questions to which you would like a personal response? If so, what is the question? All responses will be placed in your mail folder, unless you specify otherwise.
