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“We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.”

**Acknowledgment of Receipt of Notices**

“I acknowledge receipt of a copy of the following documents and notices”

1. Chapter 7 Fee Agreement form (4 pages)
2. Chapter 13 Fee Agreement form (1 page)
3. Chapter 13 Rights and Responsibilities (4 pages)
4. Bankruptcy Information Sheet (2 pages)
5. Notice from the Clerk required by §342(b) of the Bankruptcy Code (2 pages)
6. Notice required by §527(b) of the Bankruptcy Code (10 pages)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Potential Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse (if any)

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### **FEE AGREEMENT FOR CHAPTER 7**

1. Initial filing. The filing fee for Chapter 7 is \$299.00. The attorney fee is \$801.00. **Total \$1100.00 to be paid up front.** You get credit for any consultation fees paid before filing. The fee of \$801.00 for Chapter 7 covers preparing the petition and schedules and appearing with you at one hearing. Any additional court appearances will require payment of additional fees. If you fail to appear for the initial hearing (referred to as a “first meeting of creditors” or “341 meeting”), you will generally (but not always) be entitled to one continuance. However, if I show up and you don’t, I will not appear a second time unless you pay an additional fee of \$100.00 for Indianapolis, \$125.00 for Terre Haute and \$200.00 for New Albany.

1.a. Credit Counseling and Credit Education. Under the Bankruptcy Reform Act which went into effect on October 17, 2005, all consumer debtors are required to receive a credit counseling from a qualified debt counselor prior to filing a petition for bankruptcy relief. The typical fee for the pre-bankruptcy credit counseling is \$5.00 if done by internet or \$35.00 if done by phone. You are also required to obtain credit education before you can receive a discharge of your debts. The debtor education is also provided by an approved debt management counselor. The typical fee for the post-bankruptcy debtor education course is \$11.00-\$56.00 if done by Internet or \$45.00 by phone. I recommend Dave Ramsey’s post-bankruptcy debtor education course which is done over the internet and costs \$25 for an individual or \$45 for a married couple in a joint case. In any event, the fees charged by the credit counselor for the pre-counseling and post credit education course are separate from my fees and the filing fee. The pre-filing counseling fee will have to be done before your bankruptcy petition can be filed.. And, in order to get the discharge, you will have to pay the \$11.00-\$56.00 post education course fee bringing your overall expense for the bankruptcy to \$1116.00 depending on what course you take.

2. Adversarial Proceedings. If your bankruptcy is challenged by a creditor or the trustee, you will have to pay an additional fee for representation regarding the challenge. The challenge can come in the form of a motion to dismiss and objection to discharge or a complaint to determine dischargeability of a particular debt. These challenges typically involve a separate proceeding within the bankruptcy case called an “Adversarial Proceeding”. In the event of such a challenge to your bankruptcy, you will be charged a fee of \$100.00 per hour with a \$200.00 retainer. In other words, a minimum of two hours attorney time is anticipated to be necessary to respond to the challenge of your bankruptcy. If the defense of your position requires more than

2 hours, you will be charged additional fees at the rate of \$100.00 per hour. If you cannot or do not pay this additional fee, then I will not be obligated to continue to represent you in the adversarial proceeding or other challenge to the bankruptcy.

3. Civil Matters. If you have a civil case pending in local court, the bankruptcy filing can be used to stop the pending case. However, I must file a notice of the bankruptcy with the local court in order for the stay to be recognized by the local court judge. There is no additional fee for filing this so-called "Motion for Stay of Proceedings" in the first two civil cases. After the first two such motions, there will be an additional fee of \$25.00 per case for each Motion for Stay of Proceedings filed.

4. Judgement liens. If you own real estate and a judgement has been entered and recorded against you, there is already a "judgement lien" against your property. This lien is a blanket lien against any real estate you own in the county where the judgment is recorded. The lien attached to the real estate even if you have not received a specific document identifying the judgment as a lien against any particular parcel of real estate. In order to obtain the full benefit of a fresh start following your bankruptcy, it will be necessary to file a motion to avoid the judgment lien. This is a separate motion which is filed with the bankruptcy judgment before your case is discharged. There is an extra fee of \$50.00 for each motion to avoid judgment lien which needs to be filed.

#### 5. Other motions.

Reaffirmation. You may choose to reaffirm certain debts such as the mortgage on your home or a vehicle loan. In most instances, the creditor prepares what is known as a reaffirmation agreement for you to sign. If you reaffirm the debt, you will remain personally liable for the full amount of the debt despite having filed bankruptcy. There is no additional fee for the first two reaffirmations. Thereafter, I will charge an additional fee of \$50.00 per each debt reaffirmation.

Redemption. If you owe more on a secured debt than the collateral is worth, it will be in your best interest to "redeem" the collateral by paying the creditor the fair market value of the collateral. The redemption will need to be documented. Sometimes a simple letter suffices in which case I will charge \$25.00. If a more formal motion needs to be filed, the charge will be \$50.00. If a court appearance becomes necessary, the charge will be based on an hourly fee of \$100.00 per hour with a minimum of \$100.00.

Motion to avoid non-possessory, non-purchase money liens on household goods. Sometimes finance companies will have you give them a lien on your household goods to secure a loan. If these are items which you already own before you take out the loan (as opposed to items financed by the lender) then the lien is called a non-purchase money lien. Such liens can be avoided, but you need to file a separate motion to do so. The attorney fee is \$50.00 for filing such a motion.

6. Criminal matters. Sometimes a debt obligation can result in a related criminal proceeding. For example, if you write a bad check, you owe money to the payee of the check and the prosecutor may also file a criminal charge of check deception against you. The fee you pay for the bankruptcy does not cover representation in any criminal matters. I do not typically handle criminal cases, so you will probably have to consult with an attorney who practices criminal law.

7. Amendments. You can amend your bankruptcy petitions to include a creditor you may have overlooked. This applies to creditors whose claims are based on charges or purchases made or event which occurred before you file your bankruptcy. Such debts are considered "prepetition". There is a filing fee of \$26.00 and my fee is \$25.00 for a total of \$51.00 which has to be paid if you file to amend your bankruptcy before the discharge is granted. This date would be 60 days after your 341 hearing is originally scheduled. If you find out about a prepetition debt after the bankruptcy is discharged, you can still file to reopen your bankruptcy and add in the creditor to your schedules. The cost of reopening is \$260.00 for the filing fee plus \$26.00 for the amendment fee and \$100.00 for my fee for preparing the paperwork. (An overall total of \$386.00). If a court appearance becomes necessary, there is an additional attorney fee of \$100.00 for Indianapolis cases; \$125.00 for Terre Haute cases and \$200.00 for New Albany cases.

8. Payments. My policy is to not file the petition with the bankruptcy court until my fees and the court filing fee have both been paid, a total of \$1,100.00 for Chapter 7 as outlined above. In the meantime, once I have been retained with an initial payment of \$100.00, I will field inquiries from creditors, confirming that I have been retained and that you are in the process of filing bankruptcy. During that phase, you will not have a bankruptcy case number and creditors will be free to continue collection activities such as filing and maintaining litigation, repossession, foreclosures and garnishments. For an additional attorney fee, I can represent you in pending litigation, however, if the particular debt is undisputed, there would be little I could accomplish on your behalf.

**9. Summary of Fees and Expenses for Chapter 7:**

Basic Attorney fee:	\$801.00
Filing fee:	\$299.00
Pre-filing Credit Counseling	\$5
Post-Education Course-Internet	<u>\$11.00</u>
TOTAL BASIC FEES AND EXPENSES:	\$1116.00

Some possible additional fees:

Reaffirmation of Debt (starting with the Third Reaffirmation)	\$50.00 per reaffirmation
Redemption of Collateral (informal)	\$25.00 if uncontested
Redemption of Collateral (formal motion)	\$50.00

Redemption of Collateral hearing	\$100.00-\$200.00
Lien Avoidance	\$50.00
Adversary Proceedings	\$100.00 per hour
341 Meeting no show	\$100.00-\$200.00
Postage	Billed only if you reach \$10.00

The undersigned client acknowledges receipt of the foregoing information and agrees to the fee arrangements described. The undersigned attorney agrees to provide the services described for the fees outlined in the foregoing statement.

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

\_\_\_\_\_  
Client

\_\_\_\_\_  
Spouse

\_\_\_\_\_  
Attorney

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**FEE AGREEMENT FOR CHAPTER 13**

The attorney fee for an individual or joint consumer Chapter 13 case is \$3000.00. In addition to the attorney fee, the client will be responsible for filing fees, cost and expenses. The filing fee to initiate a Chapter 13 case is \$274.00. The client will also have to obtain a certificate of completion of the pre-bankruptcy credit counseling( \$free) and the post-petition debtor education course (internet-\$11.00-\$56.00). Postage will be billed to only after you reach \$10.00.

The retainer to be paid toward the attorney fee before the bankruptcy petition is filed will be \$500.00. The remaining attorney fee of \$2,500.00 will be paid to the attorney by the trustee from the monthly payments made by the client under the terms of the Chapter 13 plan.

The first payment to the trustee will be due 30 days after the plan is filed.

The services to be performed by the attorney on behalf of the client pursuant to this agreement are detailed in the attached Rights and Responsibilities form.

The undersigned client acknowledges receipt of the foregoing information and agrees to the fee arrangements described herein and in the attached Rights and Responsibilities form. The undersigned attorney agrees to provide the services described for the fees outlined in the attached Rights and Responsibilities form and as set forth above.

Date \_\_\_\_\_

\_\_\_\_\_  
Client

\_\_\_\_\_  
Spouse

\_\_\_\_\_  
Attorney

## **RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

It is important for debtors who file a bankruptcy case under Chapter 13 to understand their rights and responsibilities. It is also important that debtors know what their attorney's responsibilities are and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. In order to assure that debtors and attorneys understand their rights and responsibilities in the bankruptcy process, the following guidelines provided by the Court are hereby agreed to by the debtors and their attorney.

### **BEFORE THE CASE IS FILED**

#### **The debtor agrees to:**

1. Provide the attorney with complete, accurate and current financial information.
2. Discuss with the attorney the debtor's objectives in filing the case.
3. Disclose any previous bankruptcies filed in the previous 8 years.
4. Unless excused under 11 U.S.C. § 109(h), receive a briefing from an approved nonprofit budget and credit counseling agency and provide the attorney with a copy of the certificate from the agency showing such attendance, as well as a copy of the debt repayment plan, if any, developed through the agency.
5. Disclose to the attorney any and all domestic support obligations.

#### **The attorney agrees to:**

1. Meet with the debtor to review the debtor's debts, assets, liabilities, income and expenses.
2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, provide debtor with the notice required under 11 U.S.C. § 342(b) if applicable, discuss both procedures with the debtor and answer the debtor's questions.
3. Explain what payments will be made to creditors directly by the debtor and what payments will be made through the Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, any other debts that accrue interest, domestic support obligations and leases.
4. Explain to the debtor how, when and where to make payments, pursuant to the plan, to the Chapter 13 trustee and of the necessity to include the debtor's case number, name and current address on each payment item.
5. Explain to the debtor how the attorney and trustee's fees are paid and provide an executed copy of this document to the debtor.

6. Explain to the debtor that the first payment due under Chapter 13 must be made to the trustee within 30 days of filing of the bankruptcy petition.
7. Advise the debtor of the requirement to attend the Section 341 Meeting of Creditors and instruct the debtor as to the date, time and place of the meeting and of the necessity to bring both picture identification and proof of the debtor's social security number to the meeting.
8. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on leased vehicles or those securing loans, and of the obligation to bring copies of the declaration page(s) documenting such insurance to the Meeting of Creditors.
9. Advise debtors engaged in business of the necessity to maintain liability insurance, workers compensation insurance, if required, and any other insurance coverage required by law.
10. Timely prepare and file the debtor's petition, plan, statements, schedules, and any other papers or documents required under the Bankruptcy Code.

#### **AFTER THE CASE IS FILED**

##### **The debtor agrees to:**

1. Timely make all required payments to the Chapter 13 trustee that first become due 30 days after the case is filed. Also, if required, turn over any tax refunds, personal injury settlement proceeds or any other property as requested by the trustee.
2. Timely make all post-petition payments due to mortgage lenders, holders of domestic support obligations, lessors, and any other creditor that debtor agreed or is obligated to pay directly.
3. Cooperate with the attorney in the preparation of all pleadings and attend all hearings as required.
4. Keep the trustee, attorney and Court informed of any changes to the debtor's address and telephone number.
5. Prepare and file any and all federal, state and local tax returns within 30 days of filing the petition.
6. Inform the attorney of any wage garnishments or attachments of assets which occur or continue to occur after the filing of the case.
7. Contact the attorney promptly with any information regarding changes in employment, increases or decreases in income or other financial problems or changes.
8. Contact the attorney promptly if the debtor acquires any property after the petition is filed. Such property might include, but is not limited to, personal injury proceeds,

inheritances, lottery winnings, etc.

9. Inform the attorney if the debtor is sued during the case.
10. Inform the attorney if any tax refunds to which the debtors are entitled are seized or not returned to the debtor by the IRS, the Indiana Department of Revenue or any other taxing authority.
11. Contact the attorney to determine whether court approval is required before buying, refinancing or selling real property or before entering into any long-term loan agreement
12. Pay any filing fees and courts costs directly to the attorney.
13. If the requirements of 11 U.S.C. § 109(h) were waived by the Court when the case was first filed, receive a briefing from an approved nonprofit budget and credit counseling agency within 30 days of the case being filed (unless the Court, for cause, extends such time) and provide counsel with the certificate from the agency stating that the debtor attended such briefing.
14. Unless such attendance is excused under 11 U.S.C. § 1328(f), complete an instructional course concerning personal financial management and shall promptly submit to the debtor's attorney a signed and completed Certification of Completion of Instruction Course Concerning Personal Financial Management.
15. Cooperate fully with any audit conducted pursuant to 28 U.S.C. § 586(a).
16. After all plan payments have been made, and if the debtor is eligible for a discharge, timely provide counsel with the information needed to complete any documents required by the Court before a discharge will be entered.

**The attorney agrees to provide the following legal services:**

1. Appear at the Section 341 Meeting of Creditors with the debtor.
2. Respond to objections to plan confirmation and, where necessary, prepare an amended plan.
3. Timely submit properly documented profit and loss statements, tax returns and proof of income when requested by the trustee.
4. Prepare, file and serve necessary modifications to the plan.
5. Prepare, file and serve necessary amended statements and schedules, in accordance with information provided by the debtor.
6. Prepare, file and serve necessary motions to buy, sell or refinance property when appropriate.
7. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor or trustee.

8. Represent the debtor in motions for relief from stay and motions to dismiss and/or convert.
9. Where appropriate, prepare, file, serve and notice motions to avoid liens on real or personal property.
10. Be available to respond to debtor's questions throughout the life of the plan.
11. Negotiate with any creditor holding a claim against the debtor that is potentially nondischargeable to determine if the matter can be resolved prior to litigation. Discuss with debtor the cost and advisability of litigating the dischargeability of the claim. The attorney is not required, however, to represent the debtor in any adversary proceeding to determine the nondischargeability of any debt pursuant to these Rights and Responsibilities.
12. Represent the debtor with respect to any audit conducted pursuant to 28 U.S.C. § 586(a).
13. After all plan payments have been made, and if the debtor is eligible for a discharge, prepare, file and serve any documents required by the Court before a discharge will be entered.

The total fee charged in this case is \$3,000.00. If this fee later proves to be insufficient to compensate the attorney for the legal service rendered in the case, the attorney has the right to apply to the court for any additional attorney fees. Fees shall be paid through the plan unless otherwise ordered. The attorney may not receive additional fees directly from the debtor other than the initial retainer. If an attorney has elected to be compensated pursuant to these guidelines, but the case is dismissed or converted prior to confirmation of the plan, absent contrary order, the trustee shall pay to the attorney, to the extent funds are available, an administrative claim equal to 50% of the unpaid fee balance if a properly documented fee claim (for the entire fee balance) has been filed by the attorney and served upon the trustee.

If the debtor disputes the legal services provided or the fees charged by the attorney, an objection must be filed with the Court.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor

Dated: \_\_\_\_\_

\_\_\_\_\_  
Attorney for Debtor(s)

**Rudolph Wm. Savich**  
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**I. Notice required by 11 U.S.C.527(a):**

(A) all information that the “assisted person” (i.e. the client) is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful;

(B) all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value;

(C) current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and

(D) information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

**II. Notice required by 11 U.S.C.527(b):**

“IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

“If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE

ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

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

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

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

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

“If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

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

**III. Notice required by 11 U.S.C. 527(c):** As a “debt relief agency”, I am required by 11 U.S.C. 527(c) to provide you , the “assisted person”, with instructions regarding the following:

(1) how to value assets at replacement value, determine current monthly income, the amounts specified in section 707(b)(2) and, in a chapter 13 case, how to determine disposable income in accordance with section 707(b)(2) and related calculations;

(2) how to complete the list of creditors, including how to determine what amount is owed and what address for the creditor should be shown; and

(3) how to determine what property is exempt and how to value exempt property at replacement value as defined in section 506.

The following sections of this notice contain instructions on each of the topics referred to in Section 527(c) of the Bankruptcy Code.

**A. Replacement Value: How to determine replacement value:** 11 U.S.C. 506(a)(2) provides: “With respect to property acquired for personal, family, or household purposes, replacement value shall mean the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value is determined.” Note that the law does not define replacement value as the cost of replacing your item of property with a brand new replacement item purchased at a retail store. Rather, the replacement value for purposes of bankruptcy is what a retailer would charge for your used item if it were being sold as such in a store. There are not all that many retail stores which sell used items, but there are some. Some examples of stores which sell used clothes would be Goodwill, Salvation Army, Plato’s Closet, Opportunity House. Used furniture stores are more common. Unfortunately, the answer, “I have no idea” is not going to suffice. If you have no idea what used items sell for, then you have to find out. You may have to visit some used furniture and clothing stores to get an idea what your things would sell for. As for vehicles, you can check out retail prices for used cars at [www.nada.com](http://www.nada.com).

**B. Current monthly income:**

In simple terms, your “current monthly income” is the average amount of your income during the last six full calendar months immediately prior to the date you file your bankruptcy. For example, if you file your petition on July 12, current monthly income would be based on what you earned between January 1 and June 30. The exact definition contained in the Bankruptcy Code is reproduced below (current as of March 22, 2011).

According to 11 U.S.C. § 101(10A) The term “current monthly income”--

**(A)** means the average monthly income from all sources that the debtor receives (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income, derived during the 6-month period ending on--

**(i)** the last day of the calendar month immediately preceding the date of the commencement of the case if the debtor files the schedule of current income required by section 521(a)(1)(B)(ii); or

**(ii)** the date on which current income is determined by the court for purposes of this title if the debtor does not file the schedule of current income required by section 521(a)(1)(B)(ii); and

**(B)** includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependent), but excludes benefits received under the Social Security Act, payments to victims of war crimes or crimes against humanity on account of their status as victims of such crimes, and payments to victims of international terrorism (as defined in section 2331 of title 18) or domestic terrorism (as defined in section 2331 of title 18) on account of their status as victims of such terrorism.

### **C. The Amounts under 11 U.S.C. § 707(b)(2) - The “Means Test”.**

Section 707(b)(2) of the Bankruptcy Code contains a formula for determining whether an individual (or married couple) are eligible to file Chapter 7 bankruptcy. The formula is called the “means test.” If you earn too much income to qualify to file under Chapter 7, you may need to file under Chapter 13. Section 707(b)(2) would then be used to determine how much you would need to pay to the Chapter 13 trustee through a Chapter 13 plan. The “means test” formula is fairly complicated.

In simple terms, the means test provides that, if you make more than the average income for a family of your size (the “median income”), then you might have to file Chapter 13. However, if your income is above the median, there are several adjustments that can be made for expenses for taxes, mortgage payment, car payments, high medical expense, internet access and many other items.

The following is quoted directly from the Bankruptcy Code:

#### **11 U.S.C. § 707(b)(2)(A)(I):**

In considering under paragraph (1) whether the granting of relief would be an abuse of the provisions of this chapter, the court shall presume abuse exists if the debtor's current monthly income reduced by the amounts determined under clauses (ii), (iii), and (iv), and multiplied by 60 is not less than the lesser of--

**(I)** 25 percent of the debtor's nonpriority unsecured claims in the case, or \$7,025<sup>1</sup>, whichever is greater; or  
**(II)** \$11,725.

**(ii)(I)** The debtor's monthly expenses shall be the debtor's applicable monthly expense amounts specified under the National Standards and Local Standards, and the debtor's actual monthly expenses for the categories specified as Other

Necessary Expenses issued by the Internal Revenue Service for the area in which the debtor resides, as in effect on the date of the order for relief, for the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case, if the spouse is not otherwise a dependent. Such expenses shall include reasonably necessary health insurance, disability insurance, and health savings account expenses for the debtor, the spouse of the debtor, or the dependents of the debtor. Notwithstanding any other provision of this clause, the monthly expenses of the debtor shall not include any payments for debts. In addition, the debtor's monthly expenses shall include the debtor's reasonably necessary expenses incurred to maintain the safety of the debtor and the family of the debtor from family violence as identified under section 302 of the Family Violence Prevention and Services Act, or other applicable Federal law. The expenses included in the debtor's monthly expenses described in the preceding sentence shall be kept confidential by the court. In addition, if it is demonstrated that it is reasonable and necessary, the debtor's monthly expenses may also include an additional allowance for food and clothing of up to 5 percent of the food and clothing categories as specified by the National Standards issued by the Internal Revenue Service.

**(II)** In addition, the debtor's monthly expenses may include, if applicable, the continuation of actual expenses paid by the debtor that are reasonable and necessary for care and support of an elderly, chronically ill, or disabled household member or member of the debtor's immediate family (including parents, grandparents, siblings, children, and grandchildren of the debtor, the dependents of the debtor, and the spouse of the debtor in a joint case who is not a dependent) and who is unable to pay for such reasonable and necessary expenses.

**(III)** In addition, for a debtor eligible for chapter 13, the debtor's monthly expenses may include the actual administrative expenses of administering a chapter 13 plan for the district in which the debtor resides, up to an amount of 10 percent of the projected plan payments, as determined under schedules issued by the Executive Office for United States Trustees.

**(IV)** In addition, the debtor's monthly expenses may include the actual expenses for each dependent child less than 18 years of age, not to exceed \$1,775 per year per child, to attend a private or public elementary or secondary school if the debtor provides documentation of such expenses and a detailed explanation of why such expenses are reasonable and necessary, and why such expenses are not already accounted for in the National Standards, Local Standards, or Other Necessary Expenses referred to in subclause (I).

**(V)** In addition, the debtor's monthly expenses may include an allowance for housing and utilities, in excess of the allowance specified by the Local Standards for housing and utilities issued by the Internal Revenue Service, based on the actual expenses for home energy costs if the debtor provides documentation of such actual expenses and demonstrates that such actual expenses are reasonable and necessary.

**(iii)** The debtor's average monthly payments on account of secured debts shall be calculated as the sum of--

**(I)** the total of all amounts scheduled as contractually due to secured creditors in each month of the 60 months following the date of the filing of the petition; and

**(II)** any additional payments to secured creditors necessary for the debtor, in filing a plan under chapter 13 of this title, to maintain possession of the debtor's primary residence, motor vehicle, or other property necessary for the support of the debtor and the debtor's dependents, that serves as collateral for secured debts;

divided by 60.

**(iv)** The debtor's expenses for payment of all priority claims (including priority child support and alimony claims) shall be calculated as the total amount of debts entitled to priority, divided by 60.

**(B)(i)** In any proceeding brought under this subsection, the presumption of abuse may only be rebutted by demonstrating special circumstances, such as a serious medical condition or a call or order to active duty in the Armed Forces, to the extent such special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative.

**(ii)** In order to establish special circumstances, the debtor shall be required to itemize each additional expense or adjustment of income and to provide--

**(I)** documentation for such expense or adjustment to income; and

**(II)** a detailed explanation of the special circumstances that make such expenses or adjustment to income necessary and reasonable.

**(iii)** The debtor shall attest under oath to the accuracy of any information provided to demonstrate that additional expenses or adjustments to income are required.

**(iv)** The presumption of abuse may only be rebutted if the additional expenses or adjustments to income referred to in clause (i) cause the product of the debtor's

current monthly income reduced by the amounts determined under clauses (ii), (iii), and (iv) of subparagraph (A) when multiplied by 60 to be less than the lesser of--

**(I)** 25 percent of the debtor's nonpriority unsecured claims, or \$7,025<sup>1</sup>, whichever is greater; or

**(II)** \$11,725<sup>1</sup>.

**(C)** As part of the schedule of current income and expenditures required under section 521, the debtor shall include a statement of the debtor's current monthly income, and the calculations that determine whether a presumption arises under subparagraph (A)(i), that show how each such amount is calculated.

**(D)** Subparagraphs (A) through (C) shall not apply, and the court may not dismiss or convert a case based on any form of means testing--

**(i)** if the debtor is a disabled veteran (as defined in section 3741(1) of title 38), and the indebtedness occurred primarily during a period during which he or she was--

**(I)** on active duty (as defined in section 101(d)(1) of title 10); or

**(II)** performing a homeland defense activity (as defined in section 901(1) of title 32); or

**(ii)** with respect to the debtor, while the debtor is--

**(I)** on, and during the 540-day period beginning immediately after the debtor is released from, a period of active duty (as defined in section 101(d)(1) of title 10) of not less than 90 days; or

**(II)** performing, and during the 540-day period beginning immediately after the debtor is no longer performing, a homeland defense activity (as defined in section 901(1) of title 32) performed for a period of not less than 90 days;

if after September 11, 2001, the debtor while a member of a reserve component of the Armed Forces or a member of the National Guard, was called to such active duty or performed such homeland defense activity.

In order to determine whether you qualify for debt relief under the various chapters of bankruptcy code, certain statistical information referenced in the means test will need to be obtained.

The amounts of : (1) the median family income for various household sizes for the state of Indiana; (2) the IRS National Standards for Allowable Living Expenses and (3) the IRS Housing and Utilities Standards are available on the internet at [www.usdoj.gov/ust/](http://www.usdoj.gov/ust/) or from the Clerk of the United States Bankruptcy Court, 46 East Ohio Street, RM 116, Indianapolis, IN 46204.

**D. How to complete a list of creditors and determine the addresses for the creditors.** You need to provide a complete list of every individual, business and governmental entity to whom you owe money. The information required to be provided regarding your creditors is: a. The correct name and address of the creditor. The creditor's correct address is determined by the address to which the creditor indicates you should send correspondence given by the creditor on the statements sent to you within the past three months. Often credit card statements include more than one address. The address where payment is to be sent is usually not the same as the correspondence address. We need to use the correspondence address.

b. The account number

c. The amount owed currently

d. The date the debt was incurred. For revolving accounts such as credit and charge cards this includes the date of the last purchase or cash advance. For other debts, it would be the date the contract was signed or money borrowed or the date of the occurrence which resulted in you becoming in debt to the creditor (such as the date you were involved in a car accident which was you fault)

e. The consideration for the debt. In other words, why do you owe money to this person or business. Some examples: "medical bill", "child support owed to ex-spouse"; "purchase of vehicle"; "personal signature loan"; "credit card account"; "purchase of goods"; "services rendered"; "charge account".

F. Whether the debt is contingent, disputed or of an uncertain ("unliquidated") amount. For example, someone may claim you owe them money for some reason you disputed. If you were in a car accident and it was not clear who was at fault, you might have a claim for damages against the other driver (which would be a "contingent" claim and should be listed as an asset under your list of property). The other driver might also have a contingent claim against you. This would need to be listed as a debt but we would want to indicate on your bankruptcy petition that the debt is disputed and contingent. A debt is considered "unliquidated" if the exact amount owed has not been determined. Maybe you would admit you were at fault in the car accident but the exact amount of the other driver's damages has not yet been determined. That would be an "unliquidated debt" owed by you to the driver.

In order to make sure you have included all of your creditors, you should obtain a credit report from each of the three major credit reporting agencies. These are: Experian, Equifax and TransUnion. You can obtain a free credit report from each of the three major credit reporting agencies on the internet by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com)

**E. Exempt property.** When you file Chapter 7 bankruptcy, a trustee is appointed to take you Property, sell it and use the proceeds to pay your creditors. However, you are entitled to keep some of your property. The property you keep is referred to as your “exempt” property.

Some exemptions available in Indiana are:

1. Homestead ( your personal residence): Equity of \$17,600 per individual debtor and \$35,200 for a married couple filing jointly. In summary, under Indiana law each debtor is entitled to keep \$17,600 of equity in their home. For example, if you have a home worth \$1000,000 and you have a mortgage on the house with a balance of \$80,000, you would have \$20,000 equity in your home. The trustee would be entitled to sell your home and pay off the mortgage of \$80,000 leaving \$20,000. The trustee would have to give you \$17,600 representing your exemption in the home. The trustee would still have \$2,400 left which would be used to pay your creditors. If you have was only worth \$95,000, and you owed \$77,400 on your mortgage, you would only have \$17,600 equity in your home. All of the equity in your home would be exempt and the trustee would have no right to sell your home. The exemption is doubled if husband and wife own the home together and are filing joint bankruptcy.

2. Real estate other than your home (such as rental property or farmland) and tangible personal property (things you can touch like cars and furniture as opposed to things that have only value on paper like bank accounts): \$9,350 for an individual and \$18,700 for a married couple filing jointly.

3. Intangible property (like bank accounts, stocks, bonds, cash): \$350.00 (\$700 for a married couple filing jointly)

4. Retirement funds (if the money was tax deferred when it was contributed to the fund): unlimited

5. Social Security benefits: unlimited

6. Worker’s compensation benefits: unlimited

7. Life insurance payable to dependents: unlimited

8. Tenancy by the entireties real estate ( real estate held jointly by husband and wife): unlimited if only one spouse is filing bankruptcy

Exempt property has to be valued at replacement value. The definition or replacement value is explained on page 3 above.



**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](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.**

**Documents to be provided to the Attorney by the Debtor(s)-Immediately**

\_\_\_\_\_ Pay stubs from all income for both husband and wife for the last six months, and will need to be kept current up to the day of signing your bankruptcy. ( Include all bonus, commissions, and have all itemized deductions listed)

\_\_\_\_\_ Papers on all retirement plans, education IRA, and Life Insurance Policy.

\_\_\_\_\_ Kelly Blue Book Value of all vehicles titled with your name on them.

\_\_\_\_\_ Taxes for the last four years with all W2's. (State and Federal)

\_\_\_\_\_ Names and ages of all children.

\_\_\_\_\_ Job Occupation and employed how long for all jobs employed in the last six months.

\_\_\_\_\_ A list of all addresses for the last three years.

\_\_\_\_\_ Hard copies if possible of all bills.

\_\_\_\_\_ A current credit report. (free at [annualcreditreport.com](http://annualcreditreport.com))

\_\_\_\_\_ The last three months bank statements on all accounts.

\_\_\_\_\_ A signed copy of your mortgage and latest tax statement showing assessed value.  
(Only if you plan to keep your house)

\_\_\_\_\_ Monthly Expenses page

\_\_\_\_\_ Personal Property Categories sheets

\_\_\_\_\_ Pre-Bankruptcy Class Certificate

\_\_\_\_\_ Signed Document Production Form

Personal Property Categories:  
(List individual descriptions)

Value  
(if sold in a yard sale)

1. Cash on hand \_\_\_\_\_
2. Bank accounts  
\_\_\_\_\_  
\_\_\_\_\_
3. Security Deposits \_\_\_\_\_
4. Household goods, Supplies, and furnishings \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Books, Pictures, art objects, stamp, coin and other collections \_\_\_\_\_
6. Clothing \_\_\_\_\_
7. Jewelry \_\_\_\_\_
8. Firearms, sports equipment and other hobby equipment \_\_\_\_\_
9. Interests in insurance policies \_\_\_\_\_
10. Annuities \_\_\_\_\_
11. Interests in partnerships \_\_\_\_\_
12. Pension or profit-sharing plans \_\_\_\_\_
13. Stock interest in incorporated and unincorporated companies \_\_\_\_\_
14. Interest in partnerships \_\_\_\_\_
15. Government and corporate bonds and other negotiable and non-negotiable instruments \_\_\_\_\_
16. Accounts receivable \_\_\_\_\_
17. Alimony or family support \_\_\_\_\_

18. Other liquidated debts owing debtor, including tax refunds \_\_\_\_\_
19. Equitable and future interests, life estates and rights of powers \_\_\_\_\_
20. Contingent and noncontingent claims \_\_\_\_\_
21. Other contingent and unliquidated claims \_\_\_\_\_
22. Patents, copyrights and other intellectual property \_\_\_\_\_
23. Licenses, franchises and other general intangibles \_\_\_\_\_
24. Customer lists or other compilations containing personally identifiable information \_\_\_\_\_
25. Automobiles, trucks trailer and other vehicles \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
26. Boats, motors and accessories \_\_\_\_\_
27. Aircraft and accessories \_\_\_\_\_
28. Office equipment, furnishings and supplies \_\_\_\_\_
29. Machinery, fixtures equipment and supplies \_\_\_\_\_
30. Inventory \_\_\_\_\_
31. Livestock, poultry and other animals \_\_\_\_\_
32. Crops \_\_\_\_\_
33. Farming equipment and implements \_\_\_\_\_
34. Farm supplies, chemicals and feed \_\_\_\_\_
35. Other personal property \_\_\_\_\_

# Monthly Expenses

## Rent/Mortgage Payment

\$ \_\_\_\_\_

Does this include taxes and insurance? \_\_\_\_\_

## Utilities:

Electric

\$ \_\_\_\_\_

Gas

\$ \_\_\_\_\_

Water and Sewer

\$ \_\_\_\_\_

Trash Removal

\$ \_\_\_\_\_

Telephone

\$ \_\_\_\_\_

Cell Phone

\$ \_\_\_\_\_

Cable

\$ \_\_\_\_\_

Internet

\$ \_\_\_\_\_

Newspaper

\$ \_\_\_\_\_

Home Maintenance (repairs and upkeep)

\$ \_\_\_\_\_

Food (grocery and lunches if you eat out)

\$ \_\_\_\_\_

Clothing

\$ \_\_\_\_\_

Laundry and dry cleaning

\$ \_\_\_\_\_

Transportation ( gas, parking, bus, etc.)

\$ \_\_\_\_\_

Recreation, clubs and entertainment

\$ \_\_\_\_\_

Charitable contributions

\$ \_\_\_\_\_

Insurance (not deducted form wages)

Homeowner's or renter's

\$ \_\_\_\_\_

Life

\$ \_\_\_\_\_

Health

\$ \_\_\_\_\_

Auto

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

## Taxes

Car plates (divide to get monthly)

\$ \_\_\_\_\_

Property taxes ( divide to get monthly)

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

## Installment payments

Auto

\$ \_\_\_\_\_

Auto

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

## Alimony or Child Support

Other \_\_\_\_\_

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

## DOCUMENT PRODUCTION FORM

DEBTOR NAME: \_\_\_\_\_

JOINT DEBTOR NAME: \_\_\_\_\_

BANKRUPTCY NO.: \_\_\_\_\_

DATE: \_\_\_\_\_

Please send the following items and this completed and signed form electronically in PDF format seven days before the first meeting of creditors to the trustee assigned to your case, to avoid having your meeting continued. [Do not send this form or the requested documents to the U.S. Trustee.]

1) Your most recent tax returns filed, including W-2's. **(DO NOT CASH ANY TAX REFUNDS UNTIL AUTHORIZED BY THE TRUSTEE.)**

Not provided because \_\_\_\_\_  
Attached

2) If you are married and filing individually, copies of documentation used to complete the spouse's portion of Schedule I. Bring to the meeting of creditors your most recent pay stubs.

Not provided because \_\_\_\_\_  
Attached

3) The last three monthly statements from prior to the date of filing for each of your depository and investment accounts, including checking, savings and money market accounts, mutual funds and brokerage accounts; and the most recent statement received for any retirement account. Bring to the meeting of creditors the statement for each such account (other than any retirement account) that includes the date the bankruptcy was filed.

Not provided because \_\_\_\_\_  
Attached

4) If you claim expenses for private school tuition/education/extra home heating expenses for you or your dependents (Form B22), any supporting documents/receipts not previously provided to the U.S. Trustee.

Not provided because \_\_\_\_\_  
Attached

5) If you have any judgments in your favor, or are in the midst of legal proceedings seeking damages for yourself, copies of any complaint or judgment. Please provide the name, address, and telephone number for the attorney handling the case. If you have been involved in a dissolution of marriage proceeding in the last three years, please provide a copy of the divorce decree and any property settlement agreement.

Not provided because \_\_\_\_\_

Attached

6) A copy of the front page, the page containing the legal description, and the signature page of any real estate mortgage on your real estate, and a copy of the deed to any real estate in which you have an interest.

Not provided because \_\_\_\_\_

Attached

7) For any real estate in which you have an interest and which you are not surrendering, objective evidence of value, including any appraisal obtained within the past three years, recent market analysis, or the latest tax statement showing assessed value.

Not provided because \_\_\_\_\_

Attached

8) If you have a domestic support obligation ("DSO") and this information is available, the name, address and telephone number of the DSO claim holder.

Not provided because \_\_\_\_\_

Attached

I affirm under the penalties for perjury that the attached are true and accurate copies of the original requested documents and that the statements contained herein are true.

\_\_\_\_\_  
DEBTOR

\_\_\_\_\_  
JOINT DEBTOR

**Documents you will need to take with you to your 341 mtg:**

- 1) A picture ID
- 2) Your Social Security Card
- 3) A bank statement showing your balance for the day you filed your bankruptcy.
- 4) Your most current pay stub for both parties.

**Documents you will need to take with you to your 341 mtg:  
(your copy to keep)**

1) A picture ID

**2) Your Social Security Card (If you do not have your card you will need to apply for a new one.)**

3) A bank statement showing your balance for the day you filed your bankruptcy.

4) Your most current pay stub for both parties.

## **Documents to be provided to the Attorney by the Debtor(s)-Immediately**

\_\_\_\_\_ Pay stubs from all income for both husband and wife for the last six months, and will need to be kept current up to the day of signing your bankruptcy. ( Include all bonus, commissions, and have all itemized deductions listed)

\_\_\_\_\_ Papers on all retirement plans, education IRA, and Life Insurance Policy.

\_\_\_\_\_ Print the NADA([www.nada.com](http://www.nada.com)) value of all vehicles titled with your name on them.

\_\_\_\_\_ Taxes for the last four years with all **W2's**. (State and Federal)

\_\_\_\_\_ Names and ages of all children.

\_\_\_\_\_ Job Occupation and employed how long for all jobs employed in the last six months.

Example:      Cook Inc.  
                  122 John Doe Street  
                  Bloomington, IN 47404  
                  Accountant  
                  1 year 6 months

\_\_\_\_\_ A list of all addresses for the last three years with move in and move out dates.

\_\_\_\_\_ Hard copies if possible of all statements of accounts for debts. ( If not we will need name, address, account number, and balance due.)

\_\_\_\_\_ A current credit report. (free at [annualcreditreport.com](http://annualcreditreport.com))

\_\_\_\_\_ The last three months bank statements on all accounts. We will need a bank print off showing your balance in your account for the day you come in to sign and file your bankruptcy. ( you can only have \$350 for a single person and \$700.00 for a couple showing in all accounts combined on your day of filing.)

\_\_\_\_\_ A signed copy of your mortgage and latest tax statement showing assessed value. (Only if you plan to keep your house)

\_\_\_\_\_ Monthly Expenses page

\_\_\_\_\_ Personal Property Categories sheets

\_\_\_\_\_ Pre-Bankruptcy Class ( This class has to be completed and you must obtain a certificate of completion before you can file.) This can be obtained for \$5.00 from [www.consumerbankruptcycounseling.info](http://www.consumerbankruptcycounseling.info)

\_\_\_\_\_ Signed Document Production Form

\_\_\_\_\_ Payments to Creditor totaling \$600.00 in the last ninety days.( Example: Your car payment to Ford Motor Credit of \$300.00 a month.)

FORD MOTOR CREDIT  
PO Box 226  
Bloomington, IN 47487

1/7/10-\$300.00 check # 1025  
2/5/10-\$300.00 electronic transfer  
3/7/10-\$300.00 check#1456

\_\_\_\_\_ List all payments made to a relative or business partner within the past one year.

\_\_\_\_\_ Signed Tax Transcript Page

# Monthly Expenses

## Rent/Mortgage Payment

\$ \_\_\_\_\_

Does this include taxes and insurance? \_\_\_\_\_

## Utilities:

**Electric & Gas**

\$ \_\_\_\_\_

Water and Sewer

\$ \_\_\_\_\_

**Telephone**

\$ \_\_\_\_\_

Trash Removal

\$ \_\_\_\_\_

**Cell Phone**

\$ \_\_\_\_\_

Cable

\$ \_\_\_\_\_

**Internet**

\$ \_\_\_\_\_

Newspaper

\$ \_\_\_\_\_

**Home Maintenance (repairs and upkeep)**

\$ \_\_\_\_\_

Food (grocery and lunches if you eat out)

\$ \_\_\_\_\_

**Clothing**

\$ \_\_\_\_\_

Laundry and dry cleaning

\$ \_\_\_\_\_

**Medical & Dental (Co-Pays or Meds, not deducted from pay check)**

\$ \_\_\_\_\_

Transportation ( gas, parking, bus, etc.)

\$ \_\_\_\_\_

**Recreation, clubs and entertainment**

\$ \_\_\_\_\_

Charitable contributions

\$ \_\_\_\_\_

**Insurance (NOT DEDUCTED FROM YOUR WAGES)**

Homeowner's or renter's

\$ \_\_\_\_\_

**Life**

\$ \_\_\_\_\_

Health \$ \_\_\_\_\_

**Auto** \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

**Taxes**

Car plates (divide to get monthly) \$ \_\_\_\_\_

**Property taxes ( divide to get monthly)** \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

**Installment payments**

Auto \$ \_\_\_\_\_

Auto \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

**Alimony or Child Support** \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

**PLEASE LIST ANY OTHER PAYMENTS NOT LISTED ABOVE THAT YOU WILL CONTINUE TO MAKE MONTHLY AFTER YOU FILE YOUR BANKRUPTCY.**

Personal Property Categories:  
(List individual descriptions)

Value  
(if sold in a yard sale)

1. Cash on hand \_\_\_\_\_
2. Bank accounts  
\_\_\_\_\_  
\_\_\_\_\_
3. Security Deposits \_\_\_\_\_
4. Household goods, Supplies, and furnishings \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Books, Pictures, art objects, stamp, coin and other collections \_\_\_\_\_
6. Clothing \_\_\_\_\_
7. Jewelry \_\_\_\_\_
8. Firearms, sports equipment and other hobby equipment \_\_\_\_\_
9. Interests in insurance policies \_\_\_\_\_
10. Annuities \_\_\_\_\_
11. Interests in partnerships \_\_\_\_\_
12. Pension or profit-sharing plans \_\_\_\_\_
13. Stock interest in incorporated and unincorporated companies \_\_\_\_\_
14. Interest in partnerships \_\_\_\_\_
15. Government and corporate bonds and other negotiable and non-negotiable instruments \_\_\_\_\_
16. Accounts receivable \_\_\_\_\_
17. Alimony or family support \_\_\_\_\_

18. Other liquidated debts owing debtor, including tax refunds \_\_\_\_\_
19. Equitable and future interests, life estates and rights of powers \_\_\_\_\_
20. Contingent and noncontingent claims \_\_\_\_\_
21. Other contingent and unliquidated claims \_\_\_\_\_
22. Patents, copyrights and other intellectual property \_\_\_\_\_
23. Licenses, franchises and other general intangibles \_\_\_\_\_
24. Customer lists or other compilations containing personally identifiable information \_\_\_\_\_
25. Automobiles, trucks trailer and other vehicles \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
26. Boats, motors and accessories \_\_\_\_\_
27. Aircraft and accessories \_\_\_\_\_
28. Office equipment, furnishings and supplies \_\_\_\_\_
29. Machinery, fixtures equipment and supplies \_\_\_\_\_
30. Inventory \_\_\_\_\_
31. Livestock, poultry and other animals \_\_\_\_\_
32. Crops \_\_\_\_\_
33. Farming equipment and implements \_\_\_\_\_
34. Farm supplies, chemicals and feed \_\_\_\_\_
35. Other personal property \_\_\_\_\_