

BANCARROTA

CLASE DE EDUCACION PARA LA COMUNIDAD

**Legal Aid Center of Southern Nevada
William S. Boyd School of Law
(Student Volunteers)**

CLASES DE EDUCACIÓN LEGAL PARA LA COMUNIDAD

Nos complace que haya decidido asistir a esta clase de educación legal y esperamos que obtenga información valiosa.

Esta clase se proporciona como un servicio a la comunidad por la facultad de derecho, (UNLV Boyd School of Law) y el Centro de Ayuda Legal del Sur de Nevada (*Legal Aid Center of Southern Nevada*). El propósito de esta clase es proporcionar información general al público acerca de los procedimientos en los tribunales, las reglas del juzgado, la ley federal, la ley de Nevada así como también darle información de cómo presentar un caso ante el tribunal.

Se le proporcionan formularios para ayudarlo a representarse a si mismo en el tribunal. Sin embargo, el juez asignado a su caso puede requerir cambios a estos formularios antes de aceptarlos. El juez no está obligado a otorgarle el remedio que usted esté solicitando en el formulario o de algo que se haya mencionado en esta clase. El juez determinará la disposición (el resultado) de su caso basándose en los hechos y la ley correspondiente en su caso. *Esta clase no puede tomar el lugar de un abogado particular.*

Le recomendamos que consulte con un abogado privado acerca de los hechos de su caso. Esta clase está disponible para todos los miembros del público. Es posible que ambas partes a una disputa asistan a esta clase en distintos días. Usted no debería revelar ninguna información personal confidencial. *Toda la información personal confidencial que revele en la clase no es privilegiada y podría ser descubierta por otra de las partes en el litigio.*

NOTIFICACIÓN A LOS PARTICIPANTES: UNLV Boyd School of Law y Legal Aid Center of Southern Nevada no le están proporcionando ayuda legal específica en su caso en esta clase ni le están ofreciendo o accediendo a representarlo en ningún asunto legal por el hecho que usted participe en esta clase.

VOCABULARIO

Suspension Automática: Inmediatamente después de haber archivado la bancarrota, la corte automáticamente les dice a los acreedores que no pueden cobrar las deudas, como la ejecución hipotecaria, el embargo de salario, y otras deudas, hasta que el caso sea decidido.

Descargo de Bancarrota: Orden judicial que dice que usted no tiene que pagar las deudas y prohíbe la colección de las deudas descargadas.

Propiedad Comunitaria: Nevada es un estado de propiedad comunitaria. La ley presume que todas las propiedades (bienes y deudas) adquiridas o incurridas durante el matrimonio son propiedades comunitarias, excepto propiedad recibida como regalo, herencia o como parte de una resolución legal por daños corporales. Las propiedades o deudas adquiridas antes del matrimonio son propiedad separada.

Consumidor: Una persona que compra cosas o usa servicios para beneficio directo.

Acreedor: La persona o agencia a la que usted le debe dinero.

Deuda: Dinero que se le debe al acreedor.

Deudor: La persona que está endeudada o tiene obligación financiera con un acreedor.

Deuda Descargable: Las deudas a un acreedor que usted no tiene que pagar si su bancarrota es descargada.

Disposición: El resultado de un caso o de un asunto pendiente.

Plusvalía: El valor agregado a una propiedad adicional a la cantidad que se debe.

Exención: Propiedad que la corte no le quitará al deudor para que le pague a los acreedores.

Ejecución Hipotecaria: Cuando una persona no hace sus pagos en su propiedad, la compañía hipotecaria puede quitarle la casa y puede enforzar la venta de la propiedad.

Vivienda Familiar: La ley de Nevada provee que el inmueble bajo afectación a vivienda familiar está exento a ser vendido para pagarle a sus acreedores.

A prueba de sentencia para cobro: Cuando un deudor no puede pagarle a sus acreedores y no tiene bienes que el acreedor le pueda quitar, se dice que la persona es “judgment proof”, o sea que no pueden cobrarle.

Atrasos hipotecarios: Pagos hipotecarios que no han sido pagados.

Deuda no descargable: Deudas que la persona tendrá que pagar aunque reciba un descargo de bancarrota por la corte.

Deuda garantizada: Cuando un acreedor tiene un derecho de retención sobre un artículo y la deuda no ha sido pagada completamente, el acreedor puede tomar el artículo de regreso, por ejemplo un refrigerador, un vehículo o una casa.

Fideicomisario: Una persona nombrada por la corte para que tome posesión de sus bienes y decide cuando se les paga a los acreedores.

Deuda sin prioridad y sin garantía: Deuda que no está relacionada con ningún artículo. Será borrada si el deudor se la a concedido la bancarrota de la corte. El acreedor no tiene que pagar, por ejemplo, trajetas de crédito o factura médicas

Deuda de prioridad sin garantía: Deuda que no está relacionada con ningún artículo pero el acreedor aún tiene que ser pagado, por ejemplo, impuestos, manutención de menores o deudas estudiantiles.

Embargo de Salario: Cuando la corte toma el salario del deudor para pagar sus deudas, por ejemplo: pagos atrasados de manutención de menores.

INTRODUCCION

El propósito de este manual es darle información general acerca de la bancarrota, particularmente el Capítulo 7 y Capítulo 13. Los materiales en este manual no pueden substituir una consulta con un abogado.

Porque archivar una acción legal de bancarrota puede ser complicado, le recomendamos que busque ayuda legal de un abogado. Un abogado le puede explicar los beneficios y desventajas de archivar un caso y le puede explicar el porqué un capítulo es mejor que el otro.

HISTORIA DE LA BANCARROTA

La bancarrota ha existido por mucho tiempo en una u otra forma. La ley de bancarrota de los Estados Unidos se origina de una corte de deudor Inglesa. La bancarrota sigue una ley federal no estatal. La bancarrota se considera un “privilegio”, y no un “derecho”. El Acta de Protección al Consumidor y Prevención de Abuso de la Bancarrota tomó efecto el 20 de abril 2005. Esta es la ley más reciente para el proceso de bancarrota.

PROMESA PARA EMPEZAR DE NUEVO

El propósito de la ley de bancarrota es para ayudar a las personas para salir de problemas financieros y deshacerse de tensión económica. La ley le permite al deudor que actúa de buena fé que descargue las deudas que ya no pueda pagar o que nunca tuvo la esperanza de pagar. La ley le dá al deudor la oportunidad de empezar de nuevo sin la presión de deudas, mientras al mismo tiempo la ley es justa con los acreedores. Una deuda que ha sido descargada en bancarrota es borrada permanentemente y un acreedor no podrá cobrar esas deudas.

ALTERNATIVAS A LA BANCARROTA

La bancarrota siempre debería ser el “último recurso” para solucionar problemas financieros. Los deudores deberían revisar otras alternativas que podrían ayudarlos.

- **El acreedor ha archivado una demanda.** Los acreedores pueden amenazarlo con una demanda pero a veces no lo hacen. Si lo han demandado, le recomendamos que conteste a la demanda y vaya a la audiencia. De otra forma, la corte le puede dar al acreedor lo que pidió en la demanda. Cuando usted participa en su caso, usted puede verificar si la deuda es verdadera y tiene oportunidad de que el juez lo escuche. Si el acreedor gana en la corte, el juez le dará un fallo por la cantidad de la deuda. El acreedor puede cobrar el fallo por medio de un embargo a su salario o a su cuenta de banco o propiedad. El Centro de Auto-Ayuda localizado en el Regional Justice Center, 200 Lewis Avenue en Las Vegas, tiene formularios

para contestar a una demanda si usted los necesita.

- **El consumidor puede negociar un contrato nuevo.** El consumidor puede negociar con el acreedor para pagar la deuda, por ejemplo, podría hacer un plan de pago.
- **El consumidor debe asistir a consejería de crédito para el consumidor.** Todas las personas que quieran archivar una bancarrota tienen que recibir consejería de crédito con una agencia autorizada dentro de **180 días antes de archivar**. Cuidado con servicios de consejería lucrativos. En Las Vegas, la consejería se puede recibir con la oficina de Financial Guidance Center (antes conocido como Consumer Credit Counseling Services) localizada en 2650 S. Jones Blvd., Las Vegas, NV 89146, (702) 364-0344. Para una lista de otras agencias autorizadas visite http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm.
- **El consumidor puede pedir una modificación de hipoteca o refinanciar.** Con el valor de las casas bajando tanto, muchos deudores han perdido plusvalía en sus propiedades y unos hasta enfrentan una ejecución hipotecaria. El consumidor debería llamar a la compañía de hipoteca para discutir la posibilidad de modificar el préstamo. El consumidor no tiene que pagar nada para asistencia con la modificación, **TENGA CUIDADO** con compañías o personas sin escrúpulos que parecen tener buenas intenciones porque usted podría terminar perdiendo su casa o pagando miles de dólares por servicios inadecuados. Consulte con un abogado antes de firmar cualquier documento.
- **El consumidor está a prueba de sentencia para pago.** Estar a prueba de sentencia para pago quiere decir que aunque un acreedor haya conseguido un fallo contra el deudor, el ingreso del deudor o su propiedad no se pueden tocar para cobrar la deuda. Recuerde que la deuda se borra de su reporte de crédito entre **7 a 10 años**.
- **Crédito malo.** Recuerde que tener mal crédito es una alternativa común a la bancarrota. A menos que le estén embargando su salario o su propiedad esté en peligro de ser vendida o reposeída, mucha gente escoge vivir con mal crédito. Esto funciona siempre y cuando la persona no anticipe tener necesidad de usar crédito en el futuro. Evite la promesa de “reparar el crédito,” esto por lo general solo funciona hasta el próximo ciclo de reporte de la agencia.

Acta de Prácticas Justas de Colección de Deudas

Si a usted lo están llamando agencias de colección o personas que trabajan para sus acreedores, el Acta de Prácticas Justas de Colección de Deudas (“FDCPA”) le dá varios derechos pero esta ley no aplica cuando un acreedor está tratando de cobrarle directamente.

Pasos a seguir:

- El deudor puede 1) decirle a la agencia de colección que la deuda está en disputa y 2) pedir verificación de la deuda. La petición tiene que hacerse dentro de 30 días de haber recibido la notificación de la deuda. Todas las peticiones tienen que ser por escrito, con la fecha y la firma. La agencia de colección tiene que obtener la verificación de la deuda y enviársela al deudor.
- El acreedor o la agencia de colección no pueden intentar ninguna comunicación con el deudor a una hora o lugar inconveniente. La ley asume que la hora inconveniente es antes de las 8:00 de la mañana y/o después de las 9:00 de la noche.
- El deudor tiene el derecho de pedirle por escrito a la agencia de colección que pare todos sus esfuerzos de comunicación. La agencia puede, sin embargo, notificarle al deudor el estado de su cuenta (por ejemplo, que los esfuerzos de colecciones están siendo terminados o que tiene la intención de proceder con una acción legal).
- El deudor tiene el derecho de pedir por escrito que toda comunicación al trabajo del deudor sea terminada si el empleador prohíbe contacto con agencias de colección.
- El deudor tiene el derecho de estar libre de acoso. Una agencia de colección no puede:
 - Mandar tarjetas o usar sobres que la identifiquen como agencia de colección.
 - Mandar o amenazar con mandar información de crédito falsa a otras personas.
 - Hablar con o mandar cartas a otras personas acerca de usted o de la deuda (hay algunas excepciones).
 - Usar lenguaje profano o obsceno.
 - Usar o amenazar con usar violencia contra el deudor o su propiedad o hacer comentarios acerca de su reputación.
 - Anunciar las deudas del deudor a cualquier persona.
 - Llamar repetidamente al deudor con la intención de acosar o molestar.
 - Hostigar al deudor o a su empleador.
 - Hacer acusaciones falsas acerca del deudor o usar fines engañosos para coleccionar la deuda o obtener información acerca del deudor.
 - Hacer declaraciones falsas que sugieran que la persona es un abogado, que trabaja para el gobierno, que opera una agencia para el consumidor o que es alguien diferente a la agencia que está tratando de coleccionar la deuda.
 - Sugerir que los papeles son papeles formales legales si no es cierto o sugerir que los papeles no son legales cuando sí lo son.
 - Sugerir que el deudor ha cometido un crimen.
 - Sugerir que si no paga lo van a arrestar, meter a la cárcel o cualquier otra acción a menos que en realidad la agencia de colección intente hacerlo.

Visite el sitio de internet de LACSN www.lacsn.org bajo “Collections” para más información y detalles.

CONTRATAR A UN ABOGADO O ARCHIVAR POR SI MISMO

Contratar a un Abogado

Al archivar un caso de bancarrota, el deudor tiene una opción: contratar a un abogado o archivar por sí mismo, representarse usted mismo. Esta clase cubre lo básico acerca de la ley de bancarrota. Usted es el consumidor.

Aunque muchos archivos son relativamente simples, también podrían ser complicados. La decisión que usted haga durante su caso puede afectarle su vida por muchos años. Como resultado, los servicios de un abogado competente con experiencia en bancarrota pueden ser invaluableles en proteger sus intereses ahora y en el futuro. Durante esta clase, trate de evaluar su propia situación para determinar qué clase de ayuda va a necesitar.

Archivar solo y agencias de servicios de documentos

Porque muchos deudores no pueden o no quieren contratar a un abogado, ellos buscan la ayuda de una agencia que llene papeles. Esos servicios le venden los formularios y hasta le ofrecen llenarle los formularios por un precio. Sin embargo, tenga en cuenta que usted puede obtener los formularios gratis visitando la red de internet de la Corte de Bancarrota de los Estados Unidos: <http://www.nvb.uscourts.gov/>. Además, puede encontrar otros formularios en <http://www.uscourts.gov/FormsandFees/Forms/BankruptcyForms.aspx>.

Es importante que usted sepa que estos servicios de documentos no tienen licencia y no están regulados. Como resultado, no existen reglas de conducta o de competencia sobre una persona que trabaje en estos lugares. Además, la persona que le prepare los documentos no puede representarlo o ir con usted a la Corte de Bancarrota. Tampoco le puede dar asesoría legal ni recomendarle de archivar una petición en bancarrota, o si debe archivar en Capítulo 7 o Capítulo 13. Estos servicios solo pueden cobrar una cantidad máxima de \$150 por ayudar con la petición en Capítulo 7 o \$200 por ayudar con la petición en Capítulo 13. Ellos no pueden aceptar los honorarios por archivar la petición en la corte – usted tendrá que pagar los honorarios por archivar directamente a la corte.

Finalmente, el Código de Bancarrota de los Estados Unidos (“U.S.B.C.”) requiere que usted firme los documentos bajo pena de perjurio – diciendo toda la verdad. Usted y solamente usted es responsable por la información en los documentos aunque usted no haya sido la persona que haya preparado los documentos. Si usted decide usar esos servicios, le sugerimos que revise toda la información detalladamente para asegurarse que no haya errores.

MITOS

Porque la ley de bancarrota es complicada, existen muchos mitos como los siguientes:

“No tengo que archivar bancarrota contra todos mis acreedores” Esto es falso. El deudor tiene que nombrar a todos los acreedores bajo pena de perjurio. Los acreedores son las personas o compañías a quien usted le debe dinero, incluyendo compañías de tarjetas de crédito, compañías hipotecarias, amigos o hasta parientes.

“No tengo que nombrar todas mis propiedades” Esto es falso. Es un delito criminal no nombrar todas sus propiedades intencionalmente, incluyendo regalos que haya recibido.

“No pueden quitarme mi casa” Esto es falso. El Código de Bancarrota provee alguna protección para una casa que esté bajo afectación de vivienda familiar, sin embargo, no lo protege contra la hipoteca o el IRS.

“No pueden quitarme mi vehículo” Esto es falso. Igual que la casa, el Código de Bancarrota provee alguna protección por un vehículo, sin embargo la protección es limitada y no protege contra la compañía financiera o el IRS.

LOS EFECTOS DE ARCHIVAR EN BANCARROTA

Suspensión Automática

Una vez la petición y los documentos relacionados a la petición han sido archivados, se invoca una **suspensión automática** sobre su caso de bancarrota. La suspensión automática “suspende” todos sus bienes y deudas. Como resultado, el acreedor no tiene permitido tratar de recaudar o cobrar una deuda o re-poseer un artículo de su propiedad. Los acreedores van a recibir notificación de la corte de que usted archivo la bancarrota. La suspensión automática:

- 1) Previene que los acreedores llamen al deudor por teléfono;
- 2) Previene que su salario sea embargado;
- 3) Detiene la ejecución hipotecaria de manera temporal.

Descargo de Deudas

Al final del caso de bancarrota, la Corte de Bancarrota le dará una orden judicial llamada “Descargo de Deudor.” Esto quiere decir que el deudor es “descargado” de pagar todas o algunas deudas. En otras palabras, el deudor ya no debe las deudas descargadas.

Deudas No-Descargables

Las deudas que no se pueden descargar por medio de una bancarrota incluyen:

- 1) Manutención de cónyuge, manutención de menores, o deudas que resulten de estas obligaciones (por ejemplo, pago a su abogado). Estas deudas son llamadas Obligaciones de Manutención Doméstico.
- 2) Préstamos estudiantiles a menos que el pagarlos le causaría dificultad económica severa. Esto casi nunca pasa.
- 3) Restituciones penales para pagarle a víctimas.
- 4) Cobros de impuestos por una agencia del gobierno relacionados con multas y sanciones.
- 5) Casi todas las deudas del IRS y otros impuestos.
- 6) Restitución judicial por lesiones personales o muerte causada al conducir en estado de ebriedad (“DUI”).
- 7) Deudas no listadas en su planilla de deudor.
- 8) Deudas que el deudor ha aceptado formalmente a pagar en un convenio de reafirmación.

Adicionalmente, si un acreedor o el Fideicomisario se oponen a las siguientes deudas, el juez de bancarrota podría decir que estas deudas no se pueden descargar tampoco:

- 1) Deudas incurridas por fraude o daños a propósito y maliciosos.
- 2) Deudas que resulten por robo, malversación o desfalco.
- 3) Deudas que resulten por usar una tarjeta de crédito a último momento (las tarjetas de crédito no deberían usarse dentro de 90 días antes de archivar la bancarrota).
- 4) Deudas que resulten de adelantos de dinero en efectivo hechos dentro de 70 días antes de haber archivado.

Por ejemplo, la corte no descargará una deuda si el acreedor o el Fideicomisario pueden probar que el deudor cometió fraude cuando el deudor solicitó crédito (el deudor mintió acerca de sus ingresos en una solicitud de crédito) o si el deudor incurrió la deuda por algo innecesario mientras estaba en quiebra.

Si no hay complicaciones con el caso de bancarrota (no hay deudas raras, no hay sospecha de fraude, etc.) y el deudor ha llenado todos los requisitos, el deudor recibirá su Descarga de Bancarrota de Deudor.

Fideicomisario Asignado

La corte ejerce control bajo una persona asignada por la corte llamada “Fideicomisario de Bancarrota.” El Fideicomisario está interesado en saber qué le pertenece al deudor y la propiedad que puede reclamarse como exenta. En cada caso de bancarrota, la corte asigna a un Fideicomisario. El papel del Fideicomisario incluye revisar todos los documentos del deudor, evaluar la situación financiera y determinar si una reorganización de deudas o venta de bienes beneficiarían a los acreedores.

1. 341 Reunión de Acreedores

Como parte del proceso de bancarrota, el deudor será requerido a atender lo que se conoce como “**Reunión de Acreedores**” o “**Reunión 341**”. Esta cita es obligatoria. Esta reunión ocurre aproximadamente de 30 a 40 días de la fecha de haber archivado. Esta reunión les dá una oportunidad al Fideicomisario y a los acreedores para examinar al deudor. La reunion está limitada a las circunstancias de la bancarrota, los documentos y las intenciones del deudor. Específicamente el deudor tendrá que responder bajo juramento todas las preguntas relacionadas con los documentos archivados, bienes, otras deudas y situación financiera listadas en los papeles de bancarrota.

2. Impuestos

Al archivar bancarrota el Fideicomisario pide los impuestos mas recientes (usualmente de los últimos dos a cuatro años). Copias de estos documentos deben ser entregados al Fideicomisario por lo menos 7 días antes de su “Reunión 341.” Si usted no provee copias de sus impuestos, su caso de bancarrota será rechazado y le negarán el descargo de deudas.

3. Prueba de ingresos y gastos

El Fideicomisario le pedirá al deudor hasta 6 meses de sus ingresos y gastos. La situación financiera del deudor es un record público, incluyendo información acerca del trabajo del deudor, todo lo que posee, todo lo que debe y a todos a quienes les debe. El Fideicomisario puede pedir comprobantes de ingresos de su empleo, comprobantes de sus cuentas bancarias, o hasta de su hipoteca.

PAGOS DE PREFERENCIA Y TRANSFERENCIAS FRAUDULENTAS

El Fideicomisario revisará esas transacciones cuidadosamente. Si el Fideicomisario concluye que dichos pagos perjudican la bancarrota de cualquier manera, el Fideicomisario le podría pedir a la corte que revoque el pago.

Pagos de Preferencia

Un pago de preferencia es un pago de \$600.00 o más echos a cualquier acreedor durante los 90 días antes de archivar bancarrota. Esto demuestra que usted “prefiere” pagar un acreedor y no los otros. Si el acreedor recibe más de lo que iba recibir por medio de la liquidación de su bancarrota, el Fideicomisario puede cancelar la transacción y recoger el dinero y distribuir el dinero por parejo a todos su acreedores. Si el pago esta echo a deudas que el deudor le deba a un “afiliado” (un amigo, miembro de la familia o un asociado de trabajo) durante un año antes de archivar bancarrota, el Fideicomisario puede cancelar la transacción. El Fideicomisario usualmente pedirá cancelar el pago por carta escrita. Si el asunto no es resuelto, el Fideicomisario puede archivar una demanda en la Corte de Bancarrota.

Transferencias Fraudulentas

Una transferencia fraudulenta se produce cuando un deudor regala o vende la propiedad y esta transacción resulta en poner la propiedad fuera del alcance de los acreedores. El “fraude actual” existe cuando el deudor regala o vende algo con la intención de obstaculizar, retrasar o defraudar a los acreedores. Por ejemplo, si un deudor transfiere bienes de valor antes de declararse en quiebra, el Fideicomisario puede preguntarse si el deudor transfiere la propiedad sólo para que los acreedores no tengan la posibilidad de tomar la propiedad. El “fraude constructivo” existe cuando el deudor vende una propiedad y no recibió valor razonable por la propiedad o articulo (por ejemplo, la venta de una valiosa pieza de joyería por mucho menos de lo que vale). El Fideicomisario le preguntará acerca de cualquier transferencia de la propiedad durante de un plazo de dos años antes de archivar bancarrota. Si el Fideicomisario cree que alguna de las transferencias fueron hechas con la intención de defraudar a los acreedores, el Fideicomisario puede revertir la transacción. Las transferencias de bienes por el deudor a un fideicomiso para que el deudor sea un beneficiario primario dentro de los 10 años de archivar bancarrota también puede hacerse a un lado.

CAPITULO 7- LIQUIDACION DE BIENES

Una bancarrota bajo el Capítulo 7 se conoce también como una bancarrota de “liquidación.” Esta clase de bancarrota cancela las deudas más comunes del deudor, pero el deudor puede que tener que devolver algunas propiedades. El Fideicomisario puede recobrar y vender bienes o dinero que no estén exentos. El dinero recaudado de la venta se distribuye a los acreedores.

El proceso toma por lo regular solo entre 4-6 meses y el costo es de \$306 y requiere una cita para la Reunión 341. El deudor tiene que tener un ingreso de no más del promedio del estado y tiene que satisfacer el Cálculo de Gastos. El Capítulo 7 no elimina la manutención

de menores o de cónyuge, la mayoría de impuestos o préstamos estudiantiles y no permite pagos atrasados para poder salvar una casa, un vehículo o cualquier otro artículo garantizado.

VENTAJAS DEL CAPITULO 7	DESVENTAJAS DEL CAPITULO 7
Toma de 4 a 6 meses para completar	Puede perder la propiedad si no está exenta
Solamente una cita en la corte	No puede pagar atrasos para salvar su caso o carro
Se puede hacer sin abogado si está bajo el promedio de ingreso de Nevada	No puede archivar otra bancarrota bajo el Capítulo 7 por 8 años después de la fecha de haber archivado

CAPITULO 13-REORGANIZACION DE DEUDAS

Una bancarrota bajo el Capítulo 13 es una “reorganización” de las deudas financieras del deudor y el deudor debe pagarlas parcialmente o en total basado en su plan de pago a los acreedores. Este Capítulo permite que el deudor se quede con algunas o todas sus propiedades. A cambio, el deudor le entrega todo su ingreso disponible al Fideicomisario y el Fideicomisario le paga a los acreedores. Este Capítulo también se conoce como “Ajuste de Deudas de un Individuo con Ingreso Regular” y es popular para deudores que desean pagar sus atrasos hipotecarios para salvar su casa.

El total de los pagos por los 3 o 5 años del plan tiene que ser suficiente para pagar por lo menos la cantidad total de todos los pagos atrasados de las Obligaciones de Manutención Doméstico, así como también los pagos de hipoteca, impuestos no descargables, pagos por artículos garantizados, pagos de abogado y un cobro de Fideicomisario.

El plan de pago refleja cuánto se les va a pagar a los acreedores y por cuánto tiempo (3 años si el ingreso está bajo el promedio y 5 años si el ingreso es más). El Fideicomisario supervisa los pagos porque el deudor tiene que mandarlos al Fideicomisario directamente. El Fideicomisario distribuye los pagos a los acreedores nombrados en el plan de pago. El total de los pagos mensuales debe ser igual al ingreso disponible del deudor. El Fideicomisario puede comenzar el rechazo del Capítulo 13 si el deudor no colabora o no hace los pagos requeridos.

Actualmente el costo para archivar es de \$281 y puede requerir varias visitas a la corte.

VENTAJAS DEL CAPITULO 13	DESVENTAJAS DEL CAPITULO 13
Se puede quedar con todas o casi todas de sus propiedades	Más complicado y necesitará asistencia de un abogado.
Pago de impuestos atrasados y reduce o puede negociar la tasa de interés de la deuda acumulada al reorganizar su deuda.	Necesita tener bastantes ingresos para pagar atrasos en total durante los 3 o 5 años de su plan de pago.
Previene la ejecución hipotecaria –hace pagos atrasados bajo el plan de pago (debe estar al día con	Presupuesto estricto basado en gastos restringidos del IRS con 3 o 5 años comprando

sus pagos actuales mensuales de hipoteca mientras esté bajo este Capítulo; plan de pago para pagos de hipoteca atrasados).	solo cosas esenciales. 70% de las personas no pueden completar el plan.
Paga casi todas sus deudas y puede volver a empezar al final de los 3 o 5 años.	Si falla en pagarle al Fideicomisario, el caso será rechazado y perderá su descarga.

CAPITULO 13 O CAPITULO 7

Antes de que el Acta de Protección al Consumidor y Prevención de Abuso de la Bancarrota (Acta de Reforma) del 2005 tomara efecto, los deudores podían elegir qué clase de bancarrota les convenía más. Para evitar abuso, el Acta de Reforma requiere que el deudor ***satisfaga un exámen de ingreso para poder calificar para el Capítulo 7. Si el ingreso del deudor está bajo el nivel de ingreso promedio en su estado, el deudor puede escoger entre el Capítulo 7 o el Capítulo 13.

Para el año 2012, el ingreso promedio en Nevada es el siguiente:

Familia de 1	Familia de 2	Familia de 3	Familia de 4
\$44,508	\$57,327	\$62,776	\$67,236

Se permite \$7,500 adicional por cada dependiente adicional. Hemos incluido un diagrama que identifica el ingreso promedio en todos los 50 estados en este manual.

Si el ingreso anual de deudor está arriba del promedio, el deudor tiene que satisfacer un cálculo matemático conocido como el Cálculo de Gastos para calificar para el Capítulo 7. El examen de Cálculo de Gastos comienza con el ingreso mensual del deudor, menos ciertos gastos permitidos para darle su “ingreso disponible” una cantidad que es supelementalmente disponible para pagar a los acreedores. Si el ingreso mensual del deudor excede los gastos mensuales por una cierta cantidad (que es variable en relación con la cantidad de su deuda sin garantía) entonces se presume que el deudor tiene suficiente ingreso disponible para pagar los acreedores y tiene que archivar un Capítulo 13.

Sin embargo también hay límites para quien es elegible para archivar un Capítulo 13. Tome en cuenta que no puede archivar una bancarrota bajo el Capítulo 13 si las deudas garantizadas son más de \$1,081,400.00 o si las deudas no garantizadas son más de \$360,475. Si las deudas son más de esta cantidad, el deudor tiene que archivar la bancarrota bajo otro capítulo.

Comparando los efectos entre el Capítulo 7 y el Capítulo 13 le podrían ayudar al deudor a decidir bajo cual Capítulo archivar.

Situación	Efecto del Capítulo 7	Efecto del Capítulo 13
Atrasado con un pago de su vehículo	Devuelvalo al acreedor o póngase al día dentro de uno o dos meses	Paga el dinero atrasado por medio de un plan de pago y se queda con el vehículo
Tiene fiadores en préstamos personales de deudas de consumidor	Los acreedores pueden ir contra su fiador para que pague inmediatamente	Los acreedores no pueden cobrarle al fiador durante la bancarrota sin pedirle permiso a la corte.
Quiere quedarse con la propiedad garantizada al pagarle al acreedor por el valor	Tiene que pagar la cantidad global en uno o dos pagos	Puede pagar, con interés, bajo el plan de pago
Su ingreso disponible es suficiente para poder pagar un plan bajo el Capítulo 13	La corte podría determinar que usted está abusando el sistema y podría rechazar el caso	Archive bajo el Capítulo 13

RECOLECTANDO SUS DOCUMENTOS

Archivar bancarrota requiere que el deudor revele todas sus relaciones financieras a la corte. Por eso es mejor de recolectar los siguientes documentos antes de archivar una bancarrota para que usted o su abogado pueda analizar una foto completa de sus finanzas.

1. Verificación de ingreso de los últimos 6 meses
2. Estados de cuenta financieros de los últimos 6 meses
3. Reporte de Impuestos de los últimos 2 años
4. Copias de cualquier sentencia contra usted (incluyendo decreto de divorcio)
5. Reporte de crédito. Consumidores tienen el derecho de recibir un reporte de crédito gratis de cada uno de las tres agencias de repote de crédito cada año. Las tres agencias nacionales que reportan al consumidor (Equifax, Experian, y Transunion) han establecido un sitio web central, un numero de teléfono gratuito y una dirección para obtener los reportes anual gratis. El deudor puede visitar www.annualcreditreport.com o llamar al 1-877-322-8228 para pedir su reporte de crédito anual gratis. El deudor también puede enviar una solicitud a Annual Credit Request Service, P.O. Box 105281, Atlanta, Georgia 30348. La solicitud se puede imprimir en www.ftc.gov/credit.

IDENTIFIQUE PROPIEDADES Y EXENCIONES

El deudor es requerido bajo pena de perjurio de anotar toda su propiedad a cual tenga el derecho de quedarse. Esto incluye cosas obvias, como una casa, o un carro y cosas que no son obvias como regreso de impuestos, y los derechos como beneficios de una poliza de seguro de vida o una cuenta fiduciaria. Toda la propiedad inmueble (casa y terrenos) tienen que ser anotados en la Planilla A, y toda la propiedad personal tiene que anotarla en la Planilla B.

Si usted está **casado** pero está archivando solo, la propiedad comunitaria del matrimonio debería nombrarse como propiedad. La única propiedad que no debería ser incluida en la bancarrota es la propiedad separada de su esposo que no está archivando con usted (propiedad

obtenida antes del matrimonio o heredada durante el matrimonio pero no mezclada con la propiedad comunitaria).

Durante los 180 días de haber archivado una bancarrota, cualquier propiedad adquirida por el deudor por herencia, seguro de vida, acuerdo en un decreto de divorcio, lotería, etc. es considerada parte de la bancarrota y debe ser listada y identificada.

Exenciones

Porque una de las metas de la ley de bancarrota es promover un nuevo comienzo para el deudor, el Código de Bancarrota y la ley de Nevada proveen protecciones para ayudar con esa meta. El deudor es permitido reclamar exenciones o excluir ciertas cosas o artículos para evitar que los acreedores tomen posesión de dichos artículos.

Le damos ejemplos de propiedades que podrían ser exentas de bancarrota. Todas estas exenciones menos la de vivienda se pueden usarse doblemente para parejas casadas. Sin embargo, por favor note que en Nevada estas exenciones están disponibles solamente si las personas han sido residentes de Nevada por dos (2) años o más. Si el deudor no ha vivido en Nevada por 2 años, le aconsejamos que consulte con un abogado para determinar si hay alguna exención disponible en su caso.

El estatuto legal NRS 21.090 provee las exenciones en Nevada como sigue:

1. Vehículos con plusvalía hasta de \$15,000 (no exento de la compañía financiera).
2. Ropa que sea razonable, por ejemplo, no abrigos de piel o bolsas Gucci.
3. Cosas del hogar, electrodomesticos, electronicos, hasta de \$12,000 por deudor.
4. Bibliotecas privadas, arte, joyería, instrumentos musicales, fotografías de la familia y recuerdos hasta de \$5,000.
5. Seguro de vida.
6. Cuentas de retiro, IRA, plan de 401K, etc. hasta de \$500,000. (Note que el Código de Bancarrota 522(b) (3) (C) provee exención de \$1 millón).
7. Afectación de vivienda familiar del deudor hasta \$550,000. (Note que la ley de Nevada tiene un requisito de residente: el deudor debe haber sido dueño de la vivienda por 1,215 días (aproximadamente 3 años y 4 meses) cuando archive la petición. Si ha sido dueño por menos de 1,215 días, solo \$146,450 del valor de la vivienda familiar está exenta. (*La propiedad no está exenta de la compañía hipotecaria*).
8. Herramientas de la profesión del deudor hasta de \$10,000.
9. Manutención de menores y manutención de cónyuge recibido.
10. Depositos pagados al propietario.
11. 75% del salario pagado.
12. Beneficios públicos, (por ejemplo, estampillas de comida).
13. Ingreso del Seguro Social (SSI) que el deudor no se haya gastado.
14. Resolución legal por daños corporales hasta de \$16,150. (Compensación por dolor y sufrimiento y pérdida de salario no tienen límite y son exentos).

15. Una porción de sus impuestos derivado de crédito contributivo sobre ingreso devengados.
16. Exención “Wild card” de \$1,000 (disponible para proteger bienes hasta por \$1,000).

Tenga en cuenta que hay algunos bienes que generalmente NO PUEDEN ser exentos:

1. Ahorros, dinero en efectivo en exceso, inversiones, bonos, no cubiertos bajo la exención de retiro.
2. Impuestos federales.
3. Bienes raíces no residenciales o propiedades comerciales, casas de verano o propiedades de alquiler.
4. Vehículos de Recreación (RV), botes o otros vehículos no cubiertos bajo la exención primaria.
5. Colecciones de valor, como colección de sellos, de arte o monedas.

Las exenciones deberían nombrarse en Planilla C de la petición de bancarrota. Si el Fideicomisario o acreedor no están de acuerdo con alguna exención que usted haya reclamado, ellos archivarán una Objeción Escrita con la corte. La corte le dará una audiencia para decidir si la exención es apropiada.

Si el deudor quiere quedarse con un artículo que no esté exento, tiene que hacer arreglos con el Fideicomisario para “comprar de regreso” el artículo y/o pedir aprobación de la corte para permitir que el deudor se pueda quedar con dicho artículo.

Identifique Toda Su Propiedad y Exenciones

La tabla siguiente le pueda ayudar a comensar a identificar su propiedad exenta disponible para proteger la propiedad. Nombre el valor de la propiedad en la columna #1(Valor Justo en el Mercado) y cualquier embargo (de la casa o carro) se nombra en la #2 (Aseguradas). Reste la columna 2 de la columna 1 para determinar la equidad. En la columna # 4 anote las exenciones de Nevada que están disponibles para proteger ese objeto. Esta lista no esta completa; consulte con su abogado o revise los códigos de las categorías y exenciones de su bancarrota para una lista completa de propiedad que debe ser nombrada y exenta. Usted necesita tener una idea clara de la propiedad que le pertenece, cómo le pertenece, cuál es el valor y con lo que usted puede quedarse si archiva bancarrota.

Descripción de la propiedad	Valor Justo en el Mercado	Asegurada	Equidad (valor)	Exención Posible
Bienes Raíces (casa, terreno)				NRS21.090(1)(m)
Dinero en efectivo				NRS21.090(1)(g)(s)(t)(y)or(z)
Cuenta de cheques				NRS21.090(1)(g)(s)(t)(y)or(z)
Cuenta de ahoros				NRS21.090(1)(g)(s)(t)(y)or(z)
Cuentas de retiro, IRA, plan de 401K, pension				NRS21.090(r)
Vehículos				NRS21.090(1)(f)

Descripción de la propiedad	Valor Justo en el Mercado	Asegurada	Equidad (valor)	Exención Posible
Libros, arte, monedas				NRS21.090(1)(a)
Joyería Matrimonial				NRS21.090(1)(a)
Ropa				NRS21.090(1)(b)
Cosas de la casa				NRS21.090(1)(b)
Computadoras, Electrodomésticos				NRS21.090(1)(b)
Armas				NRS21.090(1)(i)
Póliza de Seguro				NRS21.090(1)(k)
Depositos de Seguridad				NRS21.090(1)(n)
Botes, Vehículos Recreacionales (RV)				NRS21.090(1)(z)
Herencia				NRS21.090(1)(z)
Otros				

Identificando Acreedores y Deudas

El deudor debe bajo pena de perjurio, proveer una lista de TODOS los acreedores, no solamente los acreedores que quiera descargar. El nombre, la dirección, número de cuenta y otra información tienen que ser listadas en las Planillas de Bancarrota. Si usted no está seguro acerca de la cantidad exacta de su deuda, usted puede escribir “no se ha determinado”, o “desconocido”. Revise su reporte de crédito para verificar la veracidad. El Escribano de la Corte de Bancarrota enviará notificaciones a todos sus acreedores avisándoles de la bancarrota.

Identifique Deudas y Categorice como Garantizadas, No Garantizadas o de Prioridad No Garantizadas

Todas las deudas pueden ser evaluadas y clasificadas como garantizadas, no garantizadas o de prioridad no garantizada. La clasificación de deudas es importante para determinar si dicha deuda es descargable y la necesidad de re-pagar una deuda. Esto es muy relevante si un deudor quisiera quedarse con un artículo que esté categorizado como garantizada.

1. Deuda Aseguradas

Las deudas aseguradas están ligadas a un artículo que se puede identificar. El artículo puede ser repositado por un acreedor por falta de pago (por ejemplo su casa o vehículo). Otros artículos menos obvios son electrodomésticos grandes como un refrigerador o joyería comprada en una tienda de departamentos. El deudor también puede haber aceptado a comprar un interés de seguridad monetario (PMSI) sin saberlo, dándole a la tienda de departamentos el derecho de reclamar el artículo si la deuda no es pagada. Un PMSI también puede estar escrito en letra muy pequeña en el frente o parte de atrás de un recibo. Deudas aseguradas deberían nombrarse en Planilla D de la petición de la bancarrota.

2. Deuda no Aseguradas

Deudas no aseguradas son deudas que no están ligadas a un artículo específico. Como resultado, el acreedor no puede reclamar el artículo. Los ejemplos más comunes son gastos en la tarjeta de crédito para cenar, para gasolina, para viajar, para tratamiento médico, préstamos de día de pago y transferencia de balance de deudas. La mayoría de deudas no garantizadas son descargables en bancarrota. Sin embargo, una de las excepciones son préstamos estudiantiles. Los préstamos estudiantiles están protegidos y no pueden descargarse. Deudas no aseguradas deberían nombrarse en Planilla F de la petición de la bancarrota.

3. Deudas de Prioridad no Aseguradas

Estas deudas están en una categoría especial porque no se pueden descargar en la bancarrota. La deuda está protegida y el deudor tiene que pagar la deuda, por ejemplo, impuestos y manutención de menores. Deudas de Prioridad no aseguradas deberían nombrarse en Planilla E de la petición de la bancarrota.

Fiador

Si el fiador es responsable en cualquier deuda anotada, tienen que indicarlo en la bancarrota. Adicionalmente, el nombre y dirección del fiador tiene que ser nombrado en la Planilla H. Fiadores incluye individuales que han firmado por usted, también individuales que lo han usado a usted como el fiador en los préstamos de ellos.

Este diagrama lo puede ayudar a identificar las deudas que usted debe, al acreedor que usted le deba la deuda y si hay fiadores para esas deudas. Una “X” esta marcada para indicar como cada deuda particular esta clasificada. Esta lista no esta completa; consulte con su abogado o revise las Planillas de su bancarrota para una lista completa de deudas que deben ser nombrada y como las deudas deben ser clasificadas.

Descripción de la Deuda	Total	Acreedor	Fiador	Asegurado	No Asegurada	Prioridad no Aseguradas
1ra Hipoteca				X		
2da Hipoteca o Línea de Crédito o plusvalía				X		
1ro Préstamo de vehículo				X		
2da Préstamo de vehículo				X		
Tarjetas de Crédito					X	
Préstamos estudiantiles				X	X	
Facturas médicas					X	
Facturas de abogado/contador					X	
Préstamos personales					X	

Descripción de la Deuda	Total	Acreedor	Fiador	Asegurado	No Asegurada	Prioridad no Aseguradas
Tarjetas de Crédito de Tienda de Departamento						
Préstamos de día de pago					X	
Préstamos estudiantiles					X	
Facturas de servicios no pagados						
Alquiler Atrasado					X	
Sentencia de la corte					X	
Facturas del Abogado/ Contador					X	
Manutención de esposa/o o infantil					X	
Impuestos no pagados						X
Otros						X

Opciones para Deuda Asegurada

En un capítulo 7 de bancarrota el deudor tiene que indicar en sus Declaración de Intenciones que es lo que el deudor planea hacer con la propiedad asegurada. Esto típicamente proviene de hipoteca, préstamo de vehículo y tarjetas de crédito de tienda de departamento (muebles, refrigeradores, televisiones, ect.). Un deudor puede escoger una de las siguientes opciones:

1. Entregar

Entregando la propiedad quiere decir que el deudor voluntariamente regresa la propiedad al acreedor. Esto permite que el acreedor recupere el artículo o embargue la casa. El deudor esta relevado de cualquier obligación de hacer pagos en la propiedad que se entrego.

2. Disembargo (Redimir)

Un deudor puede desembargar un artículo pagando el acreedor el valor justo en el Mercado de el artículo en satisfacion completa de la deuda. Esto típicamente proviene Cuando el deudor todavía debe una cantida grande en un artículo que tiene un valor muy pequeño (por ejemplo, cuando se deben \$2000.00 en una piesa de mueble y el valor es \$500.00). El deudor le tiene que pedir permiso a la corte para desembargar la propiedad y también tendrá que pagarle al acreedor la cantidad de redención en un solo pago.

3. Reiterar (Reafirmar)

Reiterando la deuda, el deudor esta de acuerdo de personalmente ser responsable de la deuda aunque archive bancarrota. El deudor entonces tendrá permiso de quedarse con la propiedad mientras el deudor siga haciendo los pagos en el préstamo. Pero si el deudor reitera una deuda y se atrasa con los pagos, el prestamista puede reposeer el artículo y también puede demandar al deudor por el balance de la deficiencia. El acreedor podrá usar un embargo de salario por obtener el balance de la deficiencia.

Muchos contratos de préstamo de vehículo contienen una cláusula que dice el acto de archivar bancarrota pone el prestatario en incumplimiento automaticamente en su prestamo. Aunque el deudor este al dia con su préstamo de vehículo, el prestamista tiene el poder de reposeer el vehículo porque el deudor archivó bancarrota. Un acuerdo de reafirmación elimina el derecho de que el prestamista puede reposeer el vehiculo mientras que el deudor este pagando el préstamo. El 1 octubre 2011, la ley de Nevada cambio y estas cláusulas de incumplimiento automatico no se pueden enforzar. El vendedor tiene que demostrar que hay poca probabilidad de que el deudor complete los pagos.

Un acuerdo de reafirmación basicamente elimina la deuda de la bancarrota; es como si el deudor no archivara bancarrota para esta deuda en particular. Una reafirmación de una deuda es muy serio y deberia de consultar con un abogado. Si el abogado no firma el acuerdo de reafirmación el juez le dara un audiencia en este asunto. El deudor debe estar presente en la audiencia para que el juez apruebe el acuerdo de reafirmación. El juez va decidir si es en el mejor interés del deudor de aprobar el acuerdo de reafirmación.

4. Otro- “Retener y Pagar”

Aunque “retener y pagar”no este en la lista como opción en la Declaración de Intencion, esta opción está disponible pero en circunstancias muy limitadas. Esta opción usualmente aplica a la hipoteca. “Retener y pagar” deja que el deudor se quede con la casa y siga pagando los pagos de la hipoteca sin reafirmar toda la deuda.

REQUISITOS DE CONSEJERIA FINANCIERA

1. Antes de Archivar la Bancarrota

Dentro de 180 dias antes de archivar la petición, el deudor debe obtener un **Certificado de Cumplimiento** al ir a **consejería de crédito** con una agencia aprobada por el Departamento de Justicia. En Las Vegas, la consejería se puede recibir en persona en la oficina de Consumer Credit Counseling Services localizada en 2650 S. Jones Blvd., Las Vegas, NV 89146, (702) 364-0344. El Certificado también se puede obtener por la red de

internet al http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm. La Consejería y el Certificado tienen un costo aproximado de \$50.00.

El Certificado de Cumplimiento y cualquier otro plan de administración financiera como resultado de la consejería, se tienen que archivar con la petición y las Planillas.

2. Después de Archivar la Bancarrota

Después de archivar, pero antes que las deudas sean descargadas, el deudor tiene que ir a una **segunda** clase de instrucción en Administración Financiera Personal ofrecida por proveedores autorizados. Para una lista de proveedores disponible visite http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm. Hay un cobro adicional para participar en esta clase. El **Certificado de Cumplimiento** relacionado con esta clase se debe archivar con la corte dentro de 60 días después de la reunión de acreedores. Si no archiva el segundo certificado puede resultar que su caso se cierra y no podría recibir el descargo.

BANCARROTA DE EMERGENCIA

Hay situaciones que podrían evitarse al archivar una bancarrota rápidamente para que le otorguen la suspensión automática. Esto se conoce como bancarrota de emergencia. Se podría hacer en los siguientes casos:

1. Prevenir que le desconecten los servicios por aproximadamente 20 días.
2. Atrasar o parar una ejecución hipotecaria (el Capítulo 13 sería apropiado si está tratando de quedarse con la casa).
3. Un desalojo puede ser atrasado por algunos días. Sin embargo, si su arrendador pide un desalojo en la corte, será válido y enforzable.
4. Prevenir la suspensión de su licencia de conducir si su trabajo depende de su habilidad para conducir.
5. Parar el embargo de su salario durante los 2 a 3 periodos de pago.

La corte requiere que como mínimo archive lo siguiente:

1. La Petición Voluntaria de tres páginas
2. Certificado de Cumplimiento
3. Planilla of Acreedores (todos los acreedores y deudas deben ser nombrados)
4. Matriz de Correo (todas las direcciones de los acreedores)

El resto de la papelería y las planillas deben ser archivados dentro de 15 días.

Tenga cuidado. Si usted archiva rápido, usted lo podría hacer mal. Si es posible, consulte con un abogado. Hay consecuencias si la corte rechaza su caso porque usted hizo algo mal. Si un caso ha sido descartado dentro de los 12 meses del nuevo caso, usted pierde la suspensión automática en el nuevo caso después de solo 30 días.

Para evitar la pérdida de la suspensión automática, usted tiene que archivar una moción con la corte explicando por que el primer caso fue descartado y por qué necesita el segundo caso. La corte le dará una audiencia para determinar el caso. También no se puede hacer un descarto voluntario en un caso de Capítulo 7. Usted tiene que archivar una moción con la corte pidiendo el descarto.

Pago de Honorarios

El honorario para el Capítulo 7 es \$306.00 y \$281.00 para el Capítulo 13. Con permiso de la corte, el honorario se puede pagar a plazos o se puede exonerar completamente. El permiso depende del ingreso del deudor. Si el ingreso del deudor es menos de 150% del nivel federal de pobreza, la corte le puede otorgar el permiso.

Para los residentes del sur de Nevada, los honorarios y los documentos se mandan al Escribano de la Corte en el 4^{to} piso de la **Corte De Bancarrota Federal** localizada en el edificio federal Foley Federal Building, 300 Las Vegas Boulevard South, Las Vegas, NV 89101.

PASOS PARA EL CAPITULO 7

Si usted ha decidido que el Capítulo 7 es lo que le conviene para su situación financiera, le sugerimos lo siguiente:

Visite el sitio de internet de LACSN www.lacsn.org para un diagrama.

◇ PASO # 1 – Certificado de Cumplimiento.

Obtenga consejería de crédito con una agencia autorizada. Evalúe cuidadosamente si una bancarrota es su mejor opción. Si lo es, obtenga su Certificado de Cumplimiento.

◇ PASO # 2 – Consulte con un Abogado.

Busque la ayuda legal de un abogado en Nevada.

◇ PASO # 3 – Reporte de Impuestos o Transcripción de Impuestos.

Busque o pida copias de sus reports de impuestos o transcripción de impuestos de los

últimos 2-4 años.

◇ **PASO # 4 – Verificación de Ingreso y Reporte de Gastos.**

Busque sus talones de cheque de los últimos 6 meses y comprobantes de todos sus gastos, como facturas de servicios.

◇ **PASO # 5 - Prepare los Documentos.**

Usted tiene que archivar los siguientes documentos.

1. Petición Voluntaria (Voluntary Petition)
2. Exhibición D: Declaración individual del deudor que ha cumplido con consejería de crédito.
3. Notificación a acreedores del consumidor individual
4. Sumario de Planillas y Sumario Estadístico de Planillas
 - a. Planilla A – Bienes Raíces
 - b. Planilla B – Propiedad Personal
 - c. Planilla C – Propiedad Exenta
 - d. Planilla D – Acreedores Garantizados
 - e. Planilla E – Acreedores con Prioridad No-Garantizados
 - f. Planilla F – Acreedores No-Garantizados
 - g. Planilla G – Contratos Ejecutorios/Alquileres
 - h. Planilla H – Fiadores
 - i. Planilla I – Ingreso Actual
 - j. Planilla J – Gastos Actuales
5. Declaración del deudor sobre las Planillas (forma B6)
6. Declaración de Estado Financiero (forma B7)
7. Declaración de Intención (forma 8)
8. Declaración de Número de Seguro Social o Número de Identificación de Impuestos Individual (forma B21)
9. Declaración de Ingreso Mensual Actual y Cálculo de Gastos (forma B22A)
10. Verificación de Matriz de Acreedor y Matriz de Correo- *Hay una lista de agencias Gubernamentales que TIENE que ser incluídas en la Matriz de Correo aunque usted no les deba dinero. Tiene también que agregar el nombre de su Fideicomisario una vez usted sepa ese nombre.*
11. Si esta pidiendo permiso de la corte para pagar a plazos los honorarios de la corte: La aplicación para pagar los honorarios de la corte en plazos (forma B3A) y la Orden
12. Si esta pidiendo permiso de la corte para que los honorarios de la corte se pueden exonerar completamente: Alpicación para el capítulo 7 (forma B3B) y la Orden

◇ PASO # 6 – Archive los Documentos con el Escribano de la Corte.

Una vez que haya preparado todos sus documentos cuidadosamente, usted los puede archivar en la corte. Si usted ha vivido en Las Vegas por la mayoría de los últimos 180 días, usted archivará en Las Vegas. Usted necesita los documentos originales y una (1) copia para archivar en la oficina de la corte de bancarrota. La corte está localizada en el edificio federal Foley Federal Building, 300 Las Vegas Blvd. South, Las Vegas, Nevada, 89101 (esquina de Las Vegas Boulevard y Bridger). El horario es de Lunes a Viernes 9:00 a.m. a 4:00 p.m. (cerrado los días feriados legales).

Usted necesita dinero en efectivo en la cantidad exacta o un giro monetario o cheque certificado a nombre de "U.S. Bankruptcy Court" por \$306. **El Escribano no aceptará cheques personales o tarjetas de crédito. Si tiene abogado, le puede entregar la cantidad al abogado y el abogado le pagara a la corte cuando archive los documentos.**

Una vez el escribano haya archivado su petición y otros documentos, le devolverá una copia con un sello para su archivo personal. La copia con el sello es evidencia que usted ha archivado su caso con la corte. También le dá información acerca de su número de caso, el nombre de su Juez, de su Fideicomisario y la fecha y hora para su Reunión de Acreedores.

Cuando archive la petición y los documentos relacionados, una suspensión automática se invoca en su caso de bancarrota. Una suspensión automática esta puesta en sus propiedades y sus deudas. Como resultado, el acreedor no puede tratar de coleccionar en una deuda o embargar en cualquier propiedad. La suspensión automática permanece en su caso de bancarrota hasta que un acreedor pide autorización para proceder contra usted archivando una moción para "levantar" la suspensión o hasta que el despido de su caso o la Orden de la descarga se ha preparado en su caso.

A pesar de que sus acreedores recibirán notificación de su bancarrota, pueden pasar varias semanas para que los procesen. No se sorprenda si usted todavía está recibiendo avisos o llamadas telefónicas de sus acreedores. Simplemente informeles de su bancarrota y de su número de caso.

◇ PASO # 7 – Asistir a la Reunión 341 de los Acreedores.

Asistir esta reunión es obligatorio. El Fideicomisario podría iniciar cerrar su caso y negarle la descarga si usted no se presenta. Si usted está archivando con su esposo/a, los DOS tienen que asistir a la reunión. La reunión es corta y dura aproximadamente menos de 15 minutos.

La reunión es en la U.S. Bankruptcy Court localizada en la 300 Las Vegas Boulevard (esquina de Las Vegas Blvd. y Bridger). La oficina del Escribano ya le habrá dado copias de los documentos al Fideicomisario.

Usted tendrá que llenar un cuestionario de bancarrota y solicitud de documentos y tener la información completa al Fideicomisario a más tardar 7-15 días (dependiendo del Fideicomisario en su caso) antes de su Reunion 341. Ejemplos de los tipos de documentos solicitados son: declaraciones de impuestos de los últimos cuatro años (copias firmada); talones de pago por los últimos seis meses de u otra prueba de ingreso, prueba de valor de todos los vehículos (una evaluación o de Kelley Blue Book), seis meses de estados de cuentas bancarias para todas las cuentas financieras (cheques, ahorro, jubilación, etc), y hasta seis meses de ingresos adicionales.

Como hay muchos diferentes Fideicomisarios de Capítulo 7, la solicitud de documentos y otra información pueden variar ligeramente. Haga copias de sus documentos para enviar al Fideicomisario ya que no los va recibir de vuelta después de la audiencia.

A los acreedores también los han invitado a la reunión pero la mayoría no van. Si ellos tienen preguntas, ellos se pondrán en contacto con usted por escrito o por teléfono. Si tiene abogado, se comunicaran con el abogado. Si el Fideicomisario ve que hay bienes no exentos que distribuir, el Fideicomisario notificará a los acreedores para que archiven una Prueba de Reclamación.

◇ **PASO # 8 – Declaró la intención de realizar cuanto a las deudas garantizadas.**

Dentro de los 30 días de la reunión de acreedores, el deudor debe realizar su lista de declaración de intención en lo que respecta a bienes sujetos a las deudas aseguradas. Esto significa que el deudor tendrá que entregar el artículo, desembargar el artículo, o entrar en un acuerdo de reafirmación en función de lo que el deudor que aparece en la declaración de intenciones.

El incumplimiento de la declarada intención en el plazo automáticamente levanta la protección y el acreedor se le permite reclamar la propiedad.

◇ **PASO # 9 – Asistir a la Clase Instruccional de Administración Financiera Personal.**

El deudor debe asistir la segunda clase de instrucción en administración financiera personal y archivar el certificado de finalización dentro de los 60 días de la primera fecha fijada por la reunión de acreedores.

◇ **PASO # 10 – Fideicomisario Paga los Acreedores.**

El Fideicomisario venderá sus bienes y les pagará a sus acreedores dependiendo de la prioridad y la clase de la deuda. Los acreedores asegurados son pagados primeros y después de los costos administrativos. Si sobra dinero, el resto del dinero va a pagar las deudas no aseguradas. El Fideicomisario recibe un pago por sus servicios.

◇ PASO # 11 – Descargo del Deudor.

La corte dará una Orden de Descargo. Este documento llegará por correo aproximadamente 60 días después de que usted haya cumplido con todos los requisitos. Si el Fideicomisario durante la Reunión 341, requiere que usted haga algo más, por ejemplo, que le dé una copia de sus impuestos del próximo año, usted tiene que cumplir aunque ya haya descargado la deuda. Si usted no cumple, el Fideicomisario archivará una moción para re-abrir su caso y cancelar el descargo.

Usted necesita notificarle a la corte por escrito si se cambia de dirección por dos (2) años después de haber terminado su caso. Solamente mande una carta con su nombre, número de caso y cambio de dirección.

PASOS PARA EL CAPITULO 13

Esta es una explicación breve para archivar el Capítulo 13 que es más complicado y necesita mucho trabajo. **La mayoría de personas que archivan bajo este Capítulo, contratan a un abogado.** Usted tiene que decidir si su ingreso excede sus gastos mensuales para tener dinero para pagar bajo el plan de pago del Capítulo 13.

RECUERDE que no puede archivar una bancarrota bajo el Capítulo 13 si las deudas garantizadas son más de \$1,081,400 o si las deudas no garantizadas son más de \$360,475.

Los gastos de abogado son pagados bajo el Plan de Pago pero también depende del abogado que contrate. Este Capítulo necesita mucha negociación con los acreedores y el Fideicomisario. Hay muchas audiencias en la corte para presentar argumentos legales. El Fideicomisario no puede darle consejería legal así que usted va a necesitar una segunda opinión.

Con algunas excepciones, los pasos bajo un Capítulo 13 son parecidos a los del Capítulo 7. Sin embargo, usted tiene que archivar un Plan de Pago en lugar de su Declaración de Intención. Además, hay una declaración distinta, el ingreso actual mensual y Matriz de Gastos que debe ser completada. (form B22C)

◇ PASO # 1 – Certificado de Cumplimiento.

Obtenga consejería de crédito con una agencia autorizada. Evalúe cuidadosamente si una bancarrota es su mejor opción. Si lo es, obtenga su Certificado de Cumplimiento.

◇ **PASO # 2 – Consulte con un Abogado.**

Busque la ayuda legal de un abogado en Nevada.

◇ **PASO # 3 – Reporte de Impuestos o Transcripción de Impuestos.**

Busque o pida copias de sus reports de impuestos o transcripción de impuestos de los últimos 2-4 años. Incluido esta un formulario para pedir sus transcripción de impuestos en este manual.

◇ **PASO # 4 – Verificación de Ingreso y Reporte de Gastos.**

Busque los últimos 6 meses de sus talones de cheque y todos sus gastos, como facturas de servicios

◇ **PASO # 5 – Prepare su plan de Pagos**

¿Tiene usted suficiente dinero cada mes para hacer pagos sobre sus deudas para pagarlas en 3 a 5 años y todavía le queda suficiente para estar al día en sus pagos regulares de gastos, incluyendo su hipoteca?

1. Calcule sus ingresos y gastos mediante usando el Calculo de Gastos

Prepare su formulario de Declaración de Ingreso Mensual e Ingreso Disponible. Algunos gastos mensuales están permitidos bajo la guía de gastos del IRS basado en la región geográfica donde viva. La diferencia entre su ingreso y los gastos que tiene permitidos se tienen que pagar al Plan del Capítulo 13. El Fideicomisario del Capítulo 13 hara los pagos bajo el plan de 3 o 5 años que haya sido aprobado.

2. Calcule el valor de sus propiedades no exentas

Determine el total del valor de sus bienes “no exentos”. Estos bienes se tienen que evaluar al valor aproximado que hubieran tenido si se hubieran vendido bajo una bancarrota del Capítulo 7. Esto se conoce como la Prueba del Mejor Interés. Por ejemplo: si el deudor tiene \$10,000 de bienes no exentos, que irían a los acreedores, los pagos bajo este plan serían de \$10,000.

3. Sume sus deudas

Organice sus deudas de acuerdo al estatus de asegurado, no asegurado o prioridad no asegurado. Determine qué deudas deben ser pagadas a través del plan de pago. Las deudas que deben ser pagas generalmente incluyen los impuestos atrasados del IRS, los pagos atrasos de la hipoteca si esta tratando de salvar una casa de una ejecución hipotecaria, la manutención de niños y la manutención de una esposa/a, préstamos estudiantiles, etc.

4. Prepare su plan de Pagos

Si su ingreso esta bajo el ingreso promedio de Nevada, el Plan va ser de 3 años. Si esta arriba del ingreso promedio, va tener que preparar un plan de 5 años. Multiplique su ingreso disponible mensual (paso 1) por el numero de meses de su plan de pagos. Asegurese que el total de sus pagos son igual o mas que el valor de sus propiedades no exentos (de paso 2). Determine si el total de los pagos bajo del plan son suficiente para pagar toda las deudas que son requeridas ser pagadas bajo el plan (paso 3). Mantenga en mente que el Fideicomisario tiene el derecho a 10% de su pagos del plan; asegurese que la cantidad que reste para los acreedores es suficiente para pagar toda la deuda requerida.

Consejos Importantes:

Usted tiene que agregar en su plan de pago la cantidad de pagos delinquentes que le deba a un acreedor asegurado. Usted tendrá que hacer todos los pagos atrasados si se quiere quedar con el artículo (pagos de hipoteca o pagos de su vehículo).

El Fideicomisario tiene que ser pagado. El plan tiene que tener suficiente dinero para poder pagar 10% de la cantidad total que se debe para hacerle el pago al Fideicomisario.

Si su plan incluye pagos directos a los acreedores, continúe con los pagos aún después de haber archivado.

Si usted no está de acuerdo con la validez de la deuda, usted puede reclamar como parte de su plan del Capítulo 13. Usted necesita un proceso legal separado.

Más de la mitad de deudores que archivan bancarrota bajo el Capítulo 13 no pueden hacer pagos bajo el Plan. Como resultado, el caso es rechazado y el deudor no puede descargar las deudas.

◇ **PASO # 6 – Prepare los Documentos.** Usted tiene que archivar los siguientes documentos:

1. Petición Voluntaria (Formulario B1)
2. Declaración individual del deudor que ha cumplido con consejería de crédito. (Exhibición D a Formulario B1)
3. Notificación a acreedores del consumidor individual (Formulario B201)
4. Sumario de Planillas y Sumario Estadístico de Planillas (Formulario B6)
 - a. Planilla A – Bienes Raíces
 - b. Planilla B – Propiedad Personal
 - c. Planilla C – Propiedad Exenta
 - d. Planilla D – Acreedores Garantizados
 - e. Planilla E – Acreedores con Prioridad No-Garantizados
 - f. Planilla F – Acreedores No-Garantizados

- g. Planilla G – Contratos Ejecutorios/Alquileres
 - h. Planilla H – Fiadores
 - i. Planilla I – Ingreso Actual
 - j. Planilla J – Gastos Actuales
5. Declaración del deudor sobre las Planillas (forma B6)
 6. Declaración de Estado Financiero (forma B7)
 7. Declaración de Número de Seguro Social o Número de Identificación de Impuestos Individual (forma B21)
 8. Declaración de Ingreso Mensual Actual y Cálculo de Gastos (forma B22C)
 9. Su Plan del Capítulo 13
 10. Verificación de Matriz de Acreedor y Matriz de Correo- *Hay una lista de agencias Gubernamentales que TIENE que ser incluidas en la Matriz de Correo aunque usted no les deba dinero. Tiene también que agregar el nombre de su Fideicomisario una vez usted sepa ese nombre.*
 11. Si está pidiendo permiso de la corte para pagar a plazos los honorarios de la corte: La aplicación para pagar los honorarios de la corte en plazos (forma B3A) y la Orden
 12. Si está pidiendo permiso de la corte para que los honorarios de la corte se pueden exonerar completamente: Aplicación para el capítulo 7 (forma B3B) y la Orden

◇ **PASO # 7-Archive los Documentos con el Escribano de la Corte.**

Una vez que haya preparado todos sus documentos cuidadosamente, usted los puede archivar en la corte. Si usted ha vivido en Las Vegas por la mayoría de los últimos 180 días, usted archivará en Las Vegas. Usted necesita los documentos originales y una (1) copia para archivar en la oficina de la corte de bancarrota. La corte está localizada en el edificio federal Foley Federal Building, 300 Las Vegas Blvd. South, Las Vegas, Nevada, 89101 (esquina de Las Vegas Boulevard y Bridger). El horario es de Lunes a Viernes 9:00 a.m. a 4:00 p.m. (cerrado los días feriados legales). Si tiene abogado, el abogado archivará los documentos electrónicamente.

Usted necesita dinero en efectivo en la cantidad exacta o un giro monetario o cheque certificado a nombre de "U.S. Bankruptcy Court" por \$281. **El Escribano no aceptará cheques personales o tarjetas de crédito. Si tiene abogado, le puede dar esta cantidad al abogado y el abogado pagará los cobros de la corte cuando archive los documentos electrónicamente.**

Una vez el escribano haya archivado su petición y otros documentos, le devolverá una copia con un sello para su archivo personal. La copia con el sello es evidencia que usted ha archivado su caso con la corte. También le da información acerca de su número de caso, el nombre de su Juez, de su Fideicomisario y la fecha y hora para su Reunión con Acreedores.

Cuando archive la petición y los documentos relacionados, una suspensión automática que se invoca en su caso de bancarrota. Una suspensión automática esta puesta en sus propiedades y sus deudas. Como resultado, el acreedor no puede tratar de coleccionar en una deuda o embargar en cualquier propiedad. La suspensión automática permanece en su caso de bancarrota hasta que un acreedor pide autorización para proceder contra usted archivando una moción para "levantar" la suspensión o hasta que el caso se cierre, sea despedido o la Orden de la descarga se ha preparado en su caso.

A pesar de que sus acreedores recibirán notificación de su bancarrota , pueden pasar varias semanas para que los procesan. No se sorprenda si usted todavía está recibiendo avisos o llamadas telefónicas de sus acreedores. Simplemente deles la información de su bancarrota y darles su número de caso.

◇ **PASO # 8 – Comience a hacer pagos bajo su plan.**

Usted debe comenzar a hacer los pagos bajo el plan dentro de 30 dias después que el plan ha sido archivado, sin importar si tiene citas en la corte o se haya comunicado con el Fideicomisario. Esto significa que antes que tenga su cita para la Reunión 341, usted probablemente tendrá que hacer un pago. Sin embargo, si no ha pagado, lleve su primer pago a la Reunión 341. El Fideicomisario es pagado directamente como está detallado en su plan y distribuirá el dinero a sus acreedores. El pago del Fideicomisario es de 10% de sus pagos a los acreedores.

◇ **PASO # 9 – Asistir a la Reunión 341 de los Acreedores.**

Asistir esta reunión es **obligatorio**. El Fideicomisario podría iniciar cerrar su caso y negarle la descarga si usted no se presenta. Si usted está archivando con su esposo/a, los DOS tienen que asistir a la reunión. La reunión es corta y dura aproximadamente menos de de 30 minutos.

La reunión es en la U.S. Bankruptcy Court localizada en la 300 Las Vegas Boulevard (esquina de Las Vegas Blvd. y Bridger). La oficina del Escribano ya le habrá dado copias de los documentos al Fideicomisario.

A los acreedores tambien los han invitado a la reunion pero la mayoría no van. Si ellos tiene preguntas, ellos se pondrán en contacto con usted por escrito o por telefono. Pero ellos tienen que archivar una Prueba de Reclamaciones si quieren coleccionar en la deuda que usted les debe.

◇ **PASO # 10 – Asistir una Audiencia de Confirmacion para confirmar el plan.**

Si el plan de pago es rechazado, una modificación sera permitida si parece que la

modificación resolverá el problema. Otras veces cuando el plan puede modificarse incluyen: cambio en las circunstancias; dificultad en hacer los pagos; la necesidad de un periodo temporario donde se reducen el número de pagos mensuales o se extiende el periodo para los pagos para ponerse al día; o si usted necesita agregar otro acreedor (muy limitado).

Usted le puede pedir ayuda al Fideicomisario. Sin embargo, el Fideicomisario no puede actuar como su abogado y usted tendrá que contratar a un abogado para que le revisa y corrija el plan. Durante la audiencia, el juez le preguntará al Fideicomisario si su plan es razonable y si debería ser confirmado por la corte.

Si un acreedor no está de acuerdo con la forma como ha sido tratado bajo el plan, el acreedor puede archivar una queja por escrito.

◇ **PASO #11 – Recibe la Orden de Confirmación.**

Usted esta solo ahora y debe continuar haciendo sus pagos al Fideicomisario. Si usted no hace un pago, el Fideicomisario puede archivar una Moción para Rechazar por Falta de Pago.

◇ **PASO # 12 - Asistir la Clase Instruccional de Administracion Financiera Personal.**

El deudor debe asistir a la segunda clase de instrucción de administración financiera personal y archivar el certificado de finalización a más tardar el último pago efectuado por el deudor en el plan o al archivar la de la descarga.

◇ **PASO # 13 – Archive el Certificado de Deudor por Cumplimiento con las Condiciones Relacionadas con el Descargo bajo el Capítulo 13**

El descargo bajo el Capítulo 13 requiere una notificación y una audiencia. Hay un formulario que se llama Certificado de Deudor por Cumplimiento con las Condiciones Relacionadas con el Descargo bajo el Capítulo 13 que tiene que ser archivada antes de que la corte ordene el descargo. Puede buscar el formulario en el sitio http://www.nvb.uscourts.gov/LocalRules_Forms/Local_forms.htm.

Usted tiene que indicar su último pago al Fideicomisario. El Fideicomisario prepara un Reporte Final y Auditoria para mostrar que usted ha cumplido con su plan de pago.

◇ **PASO # 14 – Asistir la Audiencia de Descargo de Deudas.**

Si alguien tiene una queja contra su Certificado por Cumplimiento, la corte tendrá una audiencia. Si no, la corte dará la Orden de Descargo una vez usted haya cumplido con todos los pagos bajo su plan. El deudor tiene que certificar que todos los pagos bajo las

Obligaciones de Manutención Doméstico han sido hechos, que el deudor no ha recibido un Descargo bajo el Capítulo 13 dentro de los 2 años antes o otro Descargo bajo el Capítulo 7 dentro de los 4 años y que ha recibido la clase de administración financiera.

Usted tiene el derecho absoluto de **rechazar** su caso bajo el Capítulo 13 y en cualquier momento convertirlo a un caso bajo el Capítulo 7 si califica para ese Capítulo. *Pero tenga en cuenta que usted puede perder el beneficio de la suspensión automática si usted tiene un caso rechazado. Consulte con un abogado ANTES de rechazar su caso.*

Si la corte rechaza un caso porque usted no cumple con una orden o porque usted lo rechazó voluntariamente después que un acreedor le pidió a la corte que levantara la suspensión automática, usted tendrá que esperar 180 días para archivar de nuevo. Aun después, puede que usted no reciba el beneficio de la suspensión automática.

Recursos Comunitarios

1. Center for Individual, Couple and Family Counseling (UNLV) 895-3106
McDermott Physical Education complex (MPE), Bldg A, 2nd Fl
4505 Maryland Pkwy, Box 453049
http://urbanaffairs.unlv.edu/client_services/
2. Clark County Bar Association 387-6011
725 South Eighth Street
www.clarkcountybar.org
3. Clark County Civil Sheriff 671-5822
330 S. Casino Center Blvd. 1st Fl
http://www.accessclarkcounty.com/depts/sheriff_civil
4. Clark County Constable (Las Vegas Constable) 455-4099
309 S. Third Street
<http://www.accessclarkcounty.com/depts/constable>
5. Clark County Dept of Family Services 455-5295
701 K North Pecos
http://www.accessclarkcounty.com/depts/family_services
6. Clark County District Attorney, Family Support Division 671-9200 (English)
301 East Clark Ave., Ste. 100
http://www.accessclarkcounty.com/depts/district_attorney
7. Southern Nevada Health District Immunization Project 759-1000
625 Shadow Lane
www.cchd.org
8. Clark County Law Library 455-4695
309 South Third, 4th Floor (at Bridger)
http://www.accessclarkcounty.com/law_library
9. Clark County Neighborhood Justice Center 455-3898
330 S. 3rd Street, Suite 600
<http://www.clarkcountycourts.us/lvjc/NJC/NJC.htm>

10. Clark County Public Guardian's Office 455-4332
515 Shadow Lane
http://www.accessclarkcounty.com/depts/Public_Guardian
11. Clark County Recorder's Office 455-4336
500 South Grand Central Pkwy, 2nd Floor
www.accessclarkcounty.com/depts/recorder
12. Clark County School District 799-5000
5100 W. Sahara
www.ccsd.net
13. Clark County Social Services, main office 455-4270
1600 Pinto Lane
(licensed child care facilities)
http://www.accessclarkcounty.com/depts/social_service
14. Child Care and Development Fund, Child Care Program 387-0985
2500 West Washington Avenue
<http://dwss.nv.gov>
15. Family Courthouse 455-2385
601 North Pecos Rd (at Bonanza)
www.clarkcountycourts.us/ejdc
16. Family Court Self-Help Center 455-1500
601 North Pecos www.clarkcountycourts.us/shc
17. Family Mediation and Assessment Center 455-4186
Family Courthouse
601 North Pecos
www.clarkcountycourts.us/ejdc/programs-and-services
18. Family Violence Intervention Program 455-3400
(Protective Order Office) After hours 646-4981
Family Courthouse
601 North Pecos
<http://www.clarkcountycourts.us/ejdc/programs-and-services>
19. Financial Guidance Center (Consumer Credit Counseling Services) 364-0344
2650 South Jones Blvd.
www.ccsnevada.org

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|-----|--|---|
| 20. | HELP of Southern Nevada
1640 E. Flamingo Road #100
www.helpsonv.org | 369-4357 |
| 21. | Latin Chamber of Commerce
300 N. 13 th Street
www.lvlcc.com | 385-7367 |
| 22. | Las Vegas Rescue Mission
480 W. Bonanza (between D and F Streets
(Shelter for men, women, children)
www.vegasrescue.org | 382-1766 |
| 23. | Legal Aid Center of Southern Nevada
800 South Eighth Street
www.lacsn.org | 386-1070 |
| 24. | High Risk Runaway Detail | 828-8376 |
| 25. | National Guardianship Association
174 Crestview Drive
Bellefonte PA 16823
www.guardianship.org | (877)326-5992 |
| 26. | Nevada Legal Services
530 South Sixth Street
www.lawhelp/nv.org | 386-0404 |
| 27. | Nevada State Welfare
(welfare, needy and non-needy caretaker benefits
and food stamps, medicaid)
http://dwss.nv.gov | 486-5000(Henderson)
486-9400(Flamingo) |
| 28. | PEP (Parents Encouraging Parents)
2355 Red Rock Street, Suite 106
www.nvpep.org | 388-8899 |
| 29. | Safe House Inc. (Shelter for women/children)
www.safehousenv.org | 451-4203
Hotline
564-3227 |

- | | | |
|-----|--|----------------------|
| 30. | Salvation Army
Day Resource Center
33 West Owens
(Shelter for men) | 639-0277 |
| 31. | Senior Citizens Law Project
310 S. 9th Street, 2nd Floor
Las Vegas, NV 89101
www.lasvegasnevada.gov/find/programs.asp?ID=4870 | 229-6596 |
| 32. | Shade Tree
(Women/children shelter)
1 West Owens (at Main)
http://www.theshadetree.org | 385-0072 |
| 33. | State Bar of Nevada's Lawyer Referral Service
600 East Charleston
www.nvbar.org | 382-0504 |
| 34. | Southern Nevada Adult Mental Health Services
6161 W. Charleston | 486-6000 |
| 35. | Safe Nest
Shelter and hotline
Counseling | 646-4981
877-0133 |
| 36. | William S. Boyd School of Law library (at UNLV)
4505 S. Maryland Pkwy.
www.law.unlv.edu/library | 895-2400 |
| 37. | YMCA Parent Education Classes
4141 Meadows Lane
www.lasvegasymca.org | 877-9622 |

<C:\Documents and Settings\KrisJ\Local Settings\Temporary Internet Files\Content.Outlook\F74IBYB8\www.nvpep.org>
<C:\Documents and Settings\KrisJ\Local Settings\Temporary Internet Files\Content.Outlook\F74IBYB8\www.nvpep.org>

Sitios Web Sobre la Ley de Nevada

- Constitution: Nevada State <http://www.leg.state.nv.us/Const/NVConst.html>
- Revised Statutes and Administrative Codes <http://www.leg.state.nv.us/law1.cfm>
- Legislative Session Information <http://www.leg.state.nv.us/C:\Documents and Settings\KrisJ\Local Settings\Temporary Internet Files\Content.Outlook\F74IBYB8\www.nvb.uscourts.gov>
- Nevada Index <http://www.nevadaindex.com/>
- Nevada Supreme Court <http://www.nevadajudiciary.us>
- William S. Boyd School of Law library www.law.unlv.edu
- Clark County Law Library http://www.accessclarkcounty.com/law_library
- Clark County District Court cases <http://www.courtgate.coca.co.clark.nv.us/>

Sitios Web Sobre la Bancarrota

- <http://www.nvb.uscourts.gov>
- <http://www.usdoj.gov/ust/eo/bapcpa/defs/index.htm>
- http://www.nvb.uscourts.gov/Trustees/Trustee_Home.htm
- <http://www.usdoj.gov/ust/index.htm>

updated 03/07/12

FORMULARIOS

Los formularios oficiales están disponibles gratis en el sitio <http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>

1. RECOLECTAR LOS DOCUMENTOS
2. CALCULO DE GASTOS
3. ARCHIVANDO LA APLICACION PARA PEDIR QUE LOS HONORARIOS SE PAGUEN A PLAZOS O SE EXONERAR
4. FORMULARIOS OFICIALES DE BANCARROTA (incluyendo la petición voluntaria)
5. PROCEDIMIENTO PARA EL CAPITULO 7
6. PROCEDIMIENTO PARA EL CAPITULO 13

Updated March 2012

RECOLECTAR LOS DOCUMENTOS

1. Aplicación para Ordenar su Reporte de Impuestos o Transcripción de Impuestos
2. Mandar Pedir su Reporte de Crédito
3. Información de la Clase de Cumplimiento para su Certificado de Consejería
4. El Estatuto Legal NRS 21.090 (las exenciones)



Need a Copy of Your Tax Return Information?

Requesting transcripts (individuals):

You have three easy and convenient options for getting copies of your federal tax return information—tax return transcripts and tax account transcripts—by **phone**, by **mail**, or **online**.

Our new online ordering method, [Order A Transcript](#), is available and makes ordering simple.

You may also request transcripts by calling 1-800-908-9946, or order by mail using [IRS Form 4506T \(Request for Transcript of Tax Return\)](#).

We do not charge a fee for transcripts. Allow five to ten days for delivery if you order online or by phone.

Definitions:

A **tax return transcript** shows most line items from your tax return (Form 1040, 1040A or 1040EZ) as it was originally filed, including any accompanying forms and schedules. It does not reflect any changes you, your representative or the IRS made after the return was filed. In many cases, a return transcript will meet the requirements of lending institutions such as those offering mortgages and for applying for student loans.

A **tax account transcript** shows any later adjustments either you or the IRS made after the tax return was filed. This transcript shows basic data, including marital status, type of return filed, adjusted gross income and taxable income.

Page Last Reviewed or Updated: April 08, 2011

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
 - b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days
 - c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____
- Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

	Phone number of taxpayer on line 1a or 2a
Sign Here ▶ Signature (see instructions)	Date
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)	
▶ Spouse's signature	Date

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer & Business Education

Want a Free Annual Credit Report?

The Only Official Website is annualcreditreport.com

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The three companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free credit report. The Federal Trade Commission (FTC), the nation’s consumer protection agency, wants you to know that, if you want to order your free annual credit report online, there is only one authorized website: annualcreditreport.com.

Many other websites claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring.” But, be careful. These sites are not part of the official annual free credit report program. And in some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period ends. If you don’t cancel during the trial period, you may be agreeing to let the company start charging fees to your credit card.

These sites often look like the official site at annualcreditreport.com. Some use terms like “free report” in their names; others have website names that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

If you want to order your free annual credit report online, carefully type in the name: annualcreditreport.com, or go to the FTC’s website which has a link to it. Once you have filled out certain information at annualcreditreport.com, you will be directed to individual websites operated by the three nationwide consumer reporting companies. You may get offers to buy additional products or services while on the companies’ websites, such as credit scores or credit monitoring products, but you are not required to make a purchase to receive your free annual credit reports.

If you get an email or see a pop-up ad claiming it’s from annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message – it’s

To Order Your Free Annual Credit Report

- Visit annualcreditreport.com
- Call toll-free: 1-877-322-8228
- Mail your completed Annual Credit Report Request Form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

probably a scam. **annualcreditreport.com** will NEVER send you an email solicitation for your free annual credit report, use pop-up ads, or call you to ask for personal information. Forward any email that claims to be from **annualcreditreport.com** or any of three consumer reporting companies to the FTC's database of deceptive spam at **spam@uce.gov**.

To order your report at **annualcreditreport.com**, you must provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to give your previous address. To maintain the security of your file, each nationwide consumer reporting company also may ask you for information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information. That's because the information each company has in your file may come from different sources.

You also can order your free report by calling toll-free, 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies directly. They only provide free annual credit reports through the website, phone number, and address above.

For more information about your rights to free credit reports, see the FTC publication, *Your Access to Free Credit Reports*.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit **ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.



May 2006

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

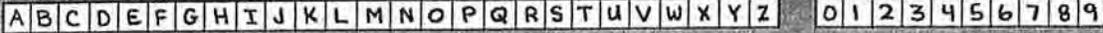
For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:



Social Security Number:

Grid for Social Security Number: [][][][] - [][] - [][][][][]

Date of Birth:

Grid for Date of Birth: [][] / [][] / [][][][]
Month Day Year

Fold Here

Fold Here

Grid for First Name

First Name

M.I.

Grid for Last Name

Last Name

JR, SR, III, etc.

Current Mailing Address:

Grid for House Number and Street Name

House Number

Street Name

Grid for Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

City

State

Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address House Number and Street Name

House Number

Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Previous Mailing Address Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address City, State, and Zip Code

City

State

Zip Code

Shade Circle Like This → ●

Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
○ Experian
○ TransUnion

○ Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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31238



Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228.

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Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Grid for Social Security Number: [][][] - [][] - [][][][][]

Date of Birth:

Grid for Date of Birth: [][] / [][] / [][][][]

Month

Day

Year

Fold Here

Fold Here

Grid for First Name and M.I.

First Name

M.I.

Grid for Last Name

Last Name

JR, SR, III, etc.

Current Mailing Address:

Grid for House Number and Street Name

House Number

Street Name

Grid for Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

City

State

Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address House Number and Street Name

House Number

Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Previous Mailing Address Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address City, State, and Zip Code

City

State

Zip Code

Shade Circle Like This → ●

Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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AnnualCreditReport.com

[▶ AnnualCreditReport.com](#)[▶ Frequently Asked Questions](#)[▶ Contact Us](#)[▶ About Us](#)[▶ Fraud Alert](#)**REQUEST YOUR FREE ANNUAL CREDIT REPORT ONLINE, BY PHONE OR BY MAIL.****Request your Credit Report Online**

You Can SEE and PRINT Your Report Online NOW! It's Quick, Easy and Secure.
Begin by selecting your state:

Select Your State

**To Request your Credit Report by Phone:**

- Call 1-877-322-8228
- You will go through a simple verification process over the phone.

Your reports will be mailed to you within 15 days. Please, allow 2-3 weeks for delivery.

To Request your Credit Report by Mail:

1. Download the [request form](#) (You need an Adobe viewer to view the requested form. Download the [free Adobe viewer](#))
2. Print and complete the form
3. Mail the completed form to:

**Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281**

Your reports will be mailed to you within 15 days. Please, allow 2-3 weeks for delivery.

Security:

Please use the request form authorized by the Central Source only.

Only the Central Source, and its members - Equifax (www.equifax.com), Experian (www.experian.com) and TransUnion (www.transunion.com), have been authorized by law and the government (www.FTC.gov) to provide free credit reports as described on this site. We cannot ensure your personal information will be kept secure and used for proper purposes if you use forms or provide information to persons, addresses, numbers, etc. not authorized by this site or the entities listed above.

If you are under 13 years of age or you are requesting a credit report for you child under 13 years of age, please refer to [mail request for a child under 13](#) in the FAQs section.

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Consumer Credit Counseling Service A Non-Profit United Way

- Home
- What We Do
- Do You Need Us?
- Services
- Educate Yourself
- Contact Us
- CCCS Staff
- Financial Tools
- Current DMP Clients
- Financial Literacy & Class Schedule

Social Media:

FOLLOW US ON 

 Find us on **Facebook**

Welcome to Consumer Credit Counseling Service of Nevada and Utah!

You can navigate our site using the vertical list to the left or the links listed below.



[Bankruptcy Counseling and Education](#)
[Asesoramiento y Educación de Bancarrota](#)



[Financial Counseling & Debt Management Programs](#)



[Housing Counseling Services](#)



[Down Payment Assistance Programs](#)



[Financial Literacy Programs](#)



[Money in Motion© | Dinero en Movimiento©](#)



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This page was last updated 27 July 2011 8:20:28 AM PDT

Senate Bill No. 348—Senators Roberson; Cegavske,
Gustavson, Halseth, McGinness and Settelmeyer

CHAPTER.....

AN ACT relating to property; eliminating limits on the amounts of certain property that is exempt from execution; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law exempts from execution all money, benefits, privileges or immunities arising out of a policy of life insurance if the annual premium paid for the policy does not exceed \$15,000 and exempts a portion of those insurance proceeds if the premium does exceed \$15,000. (NRS 21.090) **Section 1** of this bill eliminates the \$15,000 premium limit, allowing for a complete exemption from the execution of all money, benefits, privileges or immunities arising from a policy of life insurance.

Existing law exempts from execution any annuity benefits presently due and payable to an annuitant on a scheduled or periodic basis up to a total of \$350 per month but allows a court to order certain just and proper payments from annuity benefits if those benefits exceed \$350 per month. (NRS 687B.290) **Section 2** of this bill eliminates the \$350 monthly benefit exemption limit, allowing for a complete exemption from the execution of annuity benefits.

EXPLANATION — Matter in *bolded italics* is new; matter between brackets ~~permitted material~~ is material to be omitted.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. NRS 21.090 is hereby amended to read as follows:

21.090 1. The following property is exempt from execution, except as otherwise specifically provided in this section or required by federal law:

(a) Private libraries, works of art, musical instruments and jewelry not to exceed \$5,000 in value, belonging to the judgment debtor or a dependent of the judgment debtor, to be selected by the judgment debtor, and all family pictures and keepsakes.

(b) Necessary household goods, furnishings, electronics, wearing apparel, other personal effects and yard equipment, not to exceed \$12,000 in value, belonging to the judgment debtor or a dependent of the judgment debtor, to be selected by the judgment debtor.

(c) Farm trucks, farm stock, farm tools, farm equipment, supplies and seed not to exceed \$4,500 in value, belonging to the judgment debtor to be selected by the judgment debtor.

(d) Professional libraries, equipment, supplies, and the tools, inventory, instruments and materials used to carry on the trade or



business of the judgment debtor for the support of the judgment debtor and his or her family not to exceed \$10,000 in value.

(e) The cabin or dwelling of a miner or prospector, the miner's or prospector's cars, implements and appliances necessary for carrying on any mining operations and the mining claim actually worked by the miner or prospector, not exceeding \$4,500 in total value.

(f) Except as otherwise provided in paragraph (p), one vehicle if the judgment debtor's equity does not exceed \$15,000 or the creditor is paid an amount equal to any excess above that equity.

(g) For any workweek, 75 percent of the disposable earnings of a judgment debtor during that week, or 50 times the minimum hourly wage prescribed by section 6(a)(1) of the federal Fair Labor Standards Act of 1938, 29 U.S.C. § 206(a)(1), and in effect at the time the earnings are payable, whichever is greater. Except as otherwise provided in paragraphs (o), (s) and (t), the exemption provided in this paragraph does not apply in the case of any order of a court of competent jurisdiction for the support of any person, any order of a court of bankruptcy or of any debt due for any state or federal tax. As used in this paragraph:

(1) "Disposable earnings" means that part of the earnings of a judgment debtor remaining after the deduction from those earnings of any amounts required by law to be withheld.

(2) "Earnings" means compensation paid or payable for personal services performed by a judgment debtor in the regular course of business, including, without limitation, compensation designated as income, wages, tips, a salary, a commission or a bonus. The term includes compensation received by a judgment debtor that is in the possession of the judgment debtor, compensation held in accounts maintained in a bank or any other financial institution or, in the case of a receivable, compensation that is due the judgment debtor.

(h) All fire engines, hooks and ladders, with the carts, trucks and carriages, hose, buckets, implements and apparatus thereunto appertaining, and all furniture and uniforms of any fire company or department organized under the laws of this State.

(i) All arms, uniforms and accouterments required by law to be kept by any person, and also one gun, to be selected by the debtor.

(j) All courthouses, jails, public offices and buildings, lots, grounds and personal property, the fixtures, furniture, books, papers and appurtenances belonging and pertaining to the courthouse, jail and public offices belonging to any county of this State, all cemeteries, public squares, parks and places, public buildings, town



halls, markets, buildings for the use of fire departments and military organizations, and the lots and grounds thereto belonging and appertaining, owned or held by any town or incorporated city, or dedicated by the town or city to health, ornament or public use, or for the use of any fire or military company organized under the laws of this State and all lots, buildings and other school property owned by a school district and devoted to public school purposes.

(k) All money, benefits, privileges or immunities accruing or in any manner growing out of any life insurance . ~~f, if the annual premium paid does not exceed \$15,000. If the premium exceeds that amount, a similar exemption exists which bears the same proportion to the money, benefits, privileges and immunities so accruing or growing out of the insurance that the \$15,000 bears to the whole annual premium paid.~~

(l) The homestead as provided for by law, including a homestead for which allodial title has been established and not relinquished and for which a waiver executed pursuant to NRS 115.010 is not applicable.

(m) The dwelling of the judgment debtor occupied as a home for himself or herself and family, where the amount of equity held by the judgment debtor in the home does not exceed \$550,000 in value and the dwelling is situated upon lands not owned by the judgment debtor.

(n) All money reasonably deposited with a landlord by the judgment debtor to secure an agreement to rent or lease a dwelling that is used by the judgment debtor as his or her primary residence, except that such money is not exempt with respect to a landlord or the landlord's successor in interest who seeks to enforce the terms of the agreement to rent or lease the dwelling.

(o) All property in this State of the judgment debtor where the judgment is in favor of any state for failure to pay that state's income tax on benefits received from a pension or other retirement plan.

(p) Any vehicle owned by the judgment debtor for use by the judgment debtor or the judgment debtor's dependent that is equipped or modified to provide mobility for a person with a permanent disability.

(q) Any prosthesis or equipment prescribed by a physician or dentist for the judgment debtor or a dependent of the debtor.

(r) Money, not to exceed \$500,000 in present value, held in:

(1) An individual retirement arrangement which conforms with the applicable limitations and requirements of section 408 or 408A of the Internal Revenue Code, 26 U.S.C. §§ 408 and 408A;



(2) A written simplified employee pension plan which conforms with the applicable limitations and requirements of section 408 of the Internal Revenue Code, 26 U.S.C. § 408;

(3) A cash or deferred arrangement which is a qualified plan pursuant to the Internal Revenue Code;

(4) A trust forming part of a stock bonus, pension or profit-sharing plan which is a qualified plan pursuant to sections 401 et seq. of the Internal Revenue Code, 26 U.S.C. §§ 401 et seq.; and

(5) A trust forming part of a qualified tuition program pursuant to chapter 353B of NRS, any applicable regulations adopted pursuant to chapter 353B of NRS and section 529 of the Internal Revenue Code, 26 U.S.C. § 529, unless the money is deposited after the entry of a judgment against the purchaser or account owner or the money will not be used by any beneficiary to attend a college or university.

(s) All money and other benefits paid pursuant to the order of a court of competent jurisdiction for the support, education and maintenance of a child, whether collected by the judgment debtor or the State.

(t) All money and other benefits paid pursuant to the order of a court of competent jurisdiction for the support and maintenance of a former spouse, including the amount of any arrearages in the payment of such support and maintenance to which the former spouse may be entitled.

(u) Payments, in an amount not to exceed \$16,150, received as compensation for personal injury, not including compensation for pain and suffering or actual pecuniary loss, by the judgment debtor or by a person upon whom the judgment debtor is dependent at the time the payment is received.

(v) Payments received as compensation for the wrongful death of a person upon whom the judgment debtor was dependent at the time of the wrongful death, to the extent reasonably necessary for the support of the judgment debtor and any dependent of the judgment debtor.

(w) Payments received as compensation for the loss of future earnings of the judgment debtor or of a person upon whom the judgment debtor is dependent at the time the payment is received, to the extent reasonably necessary for the support of the judgment debtor and any dependent of the judgment debtor.

(x) Payments received as restitution for a criminal act.

(y) Payments received pursuant to the federal Social Security Act, including, without limitation, retirement and survivors'



benefits, supplemental security income benefits and disability insurance benefits.

(z) Any personal property not otherwise exempt from execution pursuant to this subsection belonging to the judgment debtor, including, without limitation, the judgment debtor's equity in any property, money, stocks, bonds or other funds on deposit with a financial institution, not to exceed \$1,000 in total value, to be selected by the judgment debtor.

(aa) Any tax refund received by the judgment debtor that is derived from the earned income credit described in section 32 of the Internal Revenue Code, 26 U.S.C. § 32, or a similar credit provided pursuant to a state law.

(bb) Stock of a corporation described in subsection 2 of NRS 78.746 except as set forth in that section.

(cc) Regardless of whether a trust contains a spendthrift provision:

(1) A beneficial interest in the trust as defined in NRS 163.4145 if the interest has not been distributed;

(2) A remainder interest in the trust as defined in NRS 163.416 if the trust does not indicate that the remainder interest is certain to be distributed within 1 year after the date on which the instrument that creates the remainder interest becomes irrevocable;

(3) A discretionary interest in the trust as described in NRS 163.4185 if the interest has not been distributed;

(4) A power of appointment in the trust as defined in NRS 163.4157 regardless of whether the power has been distributed or transferred;

(5) A power listed in NRS 163.5553 that is held by a trust protector as defined in NRS 163.5547 or any other person regardless of whether the power has been distributed or transferred;

(6) A reserved power in the trust as defined in NRS 163.4165 regardless of whether the power has been distributed or transferred; and

(7) Any other property of the trust that has not been distributed from the trust. Once the property is distributed from the trust, the property is subject to execution.

(dd) If a trust contains a spendthrift provision:

(1) A mandatory interest in the trust as described in NRS 163.4185 if the interest has not been distributed;

(2) Notwithstanding a beneficiary's right to enforce a support interest, a support interest in the trust as described in NRS 163.4185 if the interest has not been distributed; and



(3) Any other property of the trust that has not been distributed from the trust. Once the property is distributed from the trust, the property is subject to execution.

2. Except as otherwise provided in NRS 115.010, no article or species of property mentioned in this section is exempt from execution issued upon a judgment to recover for its price, or upon a judgment of foreclosure of a mortgage or other lien thereon.

3. Any exemptions specified in subsection (d) of section 522 of the Bankruptcy Act of 1978, 11 U.S.C. § 522(d), do not apply to property owned by a resident of this State unless conferred also by subsection 1, as limited by subsection 2.

Sec. 2. NRS 687B.290 is hereby amended to read as follows:

687B.290 1. The benefits, rights, privileges and options which under any annuity contract issued prior to or after January 1, 1972, are due or prospectively due the annuitant shall not be subject to execution nor shall the annuitant be compelled to exercise any such rights, powers or options, nor shall creditors be allowed to interfere with or terminate the contract, except {:

~~—(a) As} as to amounts paid for or as premium on any such annuity with intent to defraud creditors, with interest thereon, and of which the creditor has given the insurer written notice at its home office prior to the making of the payment to the annuitant out of which the creditor seeks to recover. Any such notice shall specify the amount claimed or such facts as will enable the insurer to ascertain such amount, and shall set forth such facts as will enable the insurer to ascertain the annuity contract, the annuitant and the payment sought to be avoided on the ground of fraud.~~

~~{(b) The total exemption of benefits presently due and payable to any annuitant periodically or at stated times under all annuity contracts under which he or she is an annuitant shall not at any time exceed \$350 per month for the length of time represented by such installments, and such periodic payments in excess of \$350 per month shall be subject to garnishee execution to the same extent as are wages and salaries.~~

~~—(c) If the total benefits presently due and payable to any annuitant under all annuity contracts under which he or she is an annuitant, at any time exceed payment at the rate of \$350 per month, then the court may order such annuitant to pay to a judgment creditor or apply on the judgment, in installments, such portion of such excess benefits as to the court may appear just and proper, after due regard for the reasonable requirements of the judgment debtor and the family of the judgment debtor, if dependent upon the~~



judgment debtor, as well as any payments required to be made by the annuitant to other creditors under prior court orders.]

2. If the contract so provides, the benefits, rights, privileges or options accruing under such contract to a beneficiary or assignee shall not be transferable or subject to commutation, and ~~if the benefits are payable periodically or at stated times,~~ the same exemptions and exceptions contained in this section for the annuitant shall apply with respect to such beneficiary or assignee.



INFORMACION DEL CALCULO DE GASTOS

1. El Ingreso Promedio En Nevada
2. Gastos Permitidos para Vivir Bajo la Normalización Nacional del IRS
3. Gastos de su Bolsillo de Medico Bajo la Normalización Nacional del IRS
4. Las Locales de Vivienda y Servicios Públicos del IRS
5. Gastos de Transportación del IRS
6. Calculo de Gastos Capítulo 7
7. Calculo de Gastos Capítulo 13



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About DOJ » Agencies » U.S. Trustee Program » Means Testing » Means Testing (Cases Filed On and After May 1, 2012) » Census Median Family Income By Family Size

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U.S. Trustee Program

CENSUS BUREAU MEDIAN FAMILY INCOME BY FAMILY SIZE

AVAILABLE UPDATES

U.S. Trustee Program

U.S. Trustee Director

U.S. Trustee Offices

U.S. Trustee

U.S. Trustee

U.S. Trustee Information

U.S. Trustee Counseling & Education

U.S. Trustee Testing

U.S. Trustee Reform

U.S. Trustee Public Affairs

U.S. Trustee

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(Cases Filed On and After May 1, 2012)

The following table provides median family income data reproduced in a format designed for ease of use in completing Bankruptcy Forms 22A and 22C.

The **State Median Family Income by Family Size** data is available for download in MS Excel format. [XLS - 14 KB]

STATE	FAMILY SIZE			
	1 EARNER	2 PEOPLE	3 PEOPLE	4 PEOPLE *
ALABAMA	\$39,531	\$47,478	\$52,798	\$63,537
ALASKA	\$54,272	\$73,046	\$79,637	\$90,781
ARIZONA	\$42,691	\$55,479	\$58,292	\$63,201
ARKANSAS	\$35,283	\$45,438	\$48,520	\$58,051
CALIFORNIA	\$49,188	\$63,481	\$68,135	\$77,167
COLORADO	\$48,856	\$64,402	\$71,438	\$82,427
CONNECTICUT	\$58,565	\$72,562	\$82,797	\$102,579
DELAWARE	\$49,566	\$61,819	\$73,508	\$82,349
DISTRICT OF COLUMBIA	\$52,148	\$80,785	\$80,785	\$119,656
FLORIDA	\$42,053	\$51,299	\$54,508	\$64,722
GEORGIA	\$40,947	\$52,313	\$57,470	\$66,250
HAWAII	\$52,712	\$64,403	\$78,296	\$85,337
IDAHO	\$40,355	\$50,796	\$53,721	\$63,236
ILLINOIS	\$46,983	\$59,794	\$68,865	\$81,570
INDIANA	\$41,249	\$51,237	\$59,517	\$69,420
IOWA	\$41,933	\$56,960	\$64,216	\$74,514
KANSAS	\$42,924	\$57,562	\$64,834	\$74,959
KENTUCKY	\$39,567	\$46,107	\$53,496	\$64,558
LOUISIANA	\$39,128	\$47,626	\$56,363	\$67,854
MAINE	\$41,811	\$53,371	\$62,095	\$77,097
MARYLAND	\$59,269	\$76,281	\$86,807	\$104,114
MASSACHUSETTS	\$55,185	\$66,200	\$82,873	\$102,194
MICHIGAN	\$45,056	\$51,660	\$60,313	\$72,454
MINNESOTA	\$47,618	\$63,101	\$74,050	\$86,910
MISSISSIPPI	\$34,172	\$42,914	\$46,973	\$56,494
MISSOURI	\$40,123	\$52,200	\$60,197	\$69,378
MONTANA	\$39,580	\$51,313	\$58,085	\$70,469
NEBRASKA	\$40,429	\$57,271	\$66,742	\$73,496
NEVADA	\$44,508	\$57,327	\$62,776	\$67,236
NEW HAMPSHIRE	\$53,177	\$63,626	\$81,854	\$94,646
NEW JERSEY	\$62,226	\$69,634	\$87,576	\$105,175
NEW MEXICO	\$38,422	\$51,078	\$53,417	\$56,365
NEW YORK	\$47,381	\$57,884	\$69,066	\$83,775
NORTH CAROLINA	\$39,088	\$50,248	\$56,024	\$67,089
NORTH DAKOTA	\$44,309	\$60,596	\$69,367	\$81,840
OHIO	\$41,748	\$51,839	\$60,219	\$72,827
OKLAHOMA	\$38,649	\$49,838	\$55,015	\$62,301
OREGON	\$44,230	\$53,967	\$59,242	\$68,719
PENNSYLVANIA	\$46,515	\$54,767	\$68,586	\$79,102
RHODE ISLAND	\$47,798	\$61,506	\$68,909	\$88,990
SOUTH CAROLINA	\$38,849	\$49,363	\$52,428	\$64,898
SOUTH DAKOTA	\$37,961	\$56,763	\$63,557	\$71,184
TENNESSEE	\$39,165	\$48,725	\$53,272	\$62,832
TEXAS	\$40,925	\$55,653	\$59,650	\$65,875
UTAH	\$49,697	\$57,309	\$61,508	\$66,825
VERMONT	\$44,918	\$56,850	\$71,937	\$79,736
VIRGINIA	\$52,202	\$66,317	\$73,905	\$80,260
WASHINGTON	\$53,302	\$63,873	\$71,379	\$82,942
WEST VIRGINIA	\$42,178	\$45,407	\$52,596	\$63,638
WISCONSIN	\$43,202	\$57,428	\$66,767	\$78,520
WYOMING	\$50,373	\$64,031	\$69,176	\$75,678

COMMONWEALTH OR U.S. TERRITORY	1 EARNER	FAMILY SIZE		
		2 PEOPLE	3 PEOPLE	4 PEOPLE *
GUAM	\$37,631	\$44,994	\$51,273	\$62,047
NORTHERN MARIANA ISLANDS	\$25,270	\$25,270	\$29,400	\$43,242
PUERTO RICO	\$21,859	\$21,859	\$22,157	\$28,717
VIRGIN ISLANDS	\$29,857	\$35,884	\$38,260	\$41,918

* Add \$7,500 for each individual in excess of 4.

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Home » About DOJ » Agencies » U.S. Trustee Program » Means Testing » Means Testing (Cases Filed On and After May 1, 2012) » IRS National Standards for Allowable Living Expenses

Printer Friendly

- U.S. Trustee Program
- About the Program
- Meet the Director
- Regions and Offices
- Private Trustee Information
- Consumer Information
- Credit Counseling & Debtor Education
- Means Testing Information**
- Bankruptcy Reform
- Press & Public Affairs
- Employment Opportunities
- What's New
- Site Map
- USTP FOIA
- Contact the Program

IRS NATIONAL STANDARDS FOR ALLOWABLE LIVING EXPENSES

EMAIL UPDATES

(Cases Filed On and After May 1, 2012)

Note: The IRS expense figures posted on this Web site are for use in completing bankruptcy forms. They are not for use in computing taxes or for any other tax administration purpose. Expense information for tax purposes can be found on the IRS Web Site.

Collection Financial Standards for Food, Clothing and Other Items

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$301	\$537	\$639	\$765
Housekeeping supplies	\$30	\$66	\$65	\$74
Apparel & services	\$86	\$182	\$209	\$244
Personal care products & services	\$32	\$55	\$63	\$67
Miscellaneous	\$116	\$209	\$251	\$300
Total	\$565	\$1,029	\$1,227	\$1,450

More than four persons	Additional Amount Per Person
For each additional person, add to four-person total allowance:	\$281

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)*	\$387	\$699	\$848	\$1,009
5% of Food & Clothing	\$19	\$35	\$42	\$50

More than four persons	Additional Amount Per Person
Food & Clothing (Apparel & Services)*	\$196
5% of Food & Clothing	\$10

* This total may differ from the combination of the two amounts on the table above due to rounding.



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Home » About DOJ » Agencies » U.S. Trustee Program » Means Testing » Means Testing (Cases Filed On and After May 1, 2012) » IRS National Standards for Allowable Living Expenses

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U.S. Trustee Program

IRS NATIONAL STANDARDS FOR OUT-OF-POCKET HEALTH CARE

MAIL UPDATES

About the Program

(Cases Filed On and After May 1, 2012)

Meet the Director

Regions and Offices

Private Trustee

Information

Consumer Information

Credit Counseling & Debtor Education

Means Testing Information

Bankruptcy Reform

Press & Public Affairs

Employment Opportunities

What's New

Site Map

USTP FOIA

Contact the Program

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Collection Financial Standards for Health Care Expenses

Out of Pocket Costs	
Under 65	\$60
65 and Older	\$144

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- The Attorney General
- DOJ Agencies
- Budget & Performance
- Strategic Plans

RESOURCES

- Forms
- Publications
- Case Highlights
- Legislative Histories

CAREERS

- Legal Careers
- Student Opportunities
- Internships

Site Map

- A to Z Index
- Archive
- Accessibility
- FOIA
- No FEAR Act
- Information Quality
- Privacy Policy
- Legal Policies & Disclaimers

For Employees

- Office of the Inspector General
- Government Resources
- USA gov

BUSINESS & GRANTS

- Business Opportunities
- Small & Disadvantaged Business
- Grants

BRIEFING ROOM

- Justice News
- The Justice Blog
- Videos
- Photo Library

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Bankruptcy Allowable Living Expenses
(Cases Filed On and After May 1, 2012)

Local Housing and Utilities Standards*

Nevada

Family Size and Expense Type											
County	FIPS Code	1 Person		2 People		3 People		4 People		5 or More People	
		Non-Mortgage	Mortgage/Rent	Non-Mortgage	Mortgage/Rent	Non-Mortgage	Mortgage/Rent	Non-Mortgage	Mortgage/Rent	Non-Mortgage	Mortgage/Rent
Carson City	32510	\$426	\$1,141	\$501	\$1,340	\$528	\$1,412	\$588	\$1,575	\$598	\$1,600
Churchill County	32001	\$423	\$872	\$497	\$1,024	\$524	\$1,079	\$584	\$1,203	\$594	\$1,222
Clark County	32003	\$431	\$1,299	\$506	\$1,526	\$533	\$1,608	\$594	\$1,793	\$604	\$1,822
Douglas County	32005	\$446	\$1,375	\$524	\$1,615	\$552	\$1,701	\$616	\$1,897	\$625	\$1,928
Elko County	32007	\$479	\$887	\$563	\$1,041	\$594	\$1,097	\$662	\$1,223	\$672	\$1,243
Esmeralda County	32009	\$580	\$469	\$681	\$551	\$718	\$580	\$800	\$647	\$813	\$657
Eureka County	32011	\$442	\$659	\$518	\$775	\$546	\$816	\$609	\$910	\$619	\$924
Humboldt County	32013	\$497	\$796	\$583	\$936	\$615	\$986	\$685	\$1,100	\$696	\$1,117
Lander County	32015	\$493	\$692	\$579	\$812	\$610	\$856	\$680	\$955	\$691	\$970
Lincoln County	32017	\$363	\$744	\$426	\$874	\$449	\$921	\$501	\$1,026	\$509	\$1,043
Lyon County	32019	\$441	\$967	\$518	\$1,136	\$546	\$1,197	\$608	\$1,335	\$618	\$1,356
Mineral County	32021	\$400	\$598	\$470	\$702	\$495	\$740	\$552	\$825	\$561	\$838
Nye County	32023	\$425	\$814	\$499	\$956	\$526	\$1,007	\$586	\$1,123	\$596	\$1,141
Pershing County	32027	\$429	\$715	\$504	\$840	\$531	\$885	\$592	\$987	\$602	\$1,003
Storey County	32029	\$432	\$1,018	\$507	\$1,196	\$535	\$1,260	\$596	\$1,405	\$606	\$1,428
Washoe County	32031	\$452	\$1,327	\$531	\$1,558	\$559	\$1,642	\$624	\$1,831	\$633	\$1,861
White Pine County	32033	\$378	\$740	\$444	\$869	\$467	\$916	\$521	\$1,021	\$530	\$1,037

IRS LOCAL TRANSPORTATION EXPENSE STANDARDS - WEST CENSUS REGION

(Cases Filed On and After May 1, 2012)

For Use with Allowable Transportation Expenses Table

The Operating Costs and Public Transportation Costs sections of the Transportation Standards are provided by Census Region and Metropolitan Statistical Area (MSA). The following table lists the states that comprise each Census Region. Once the taxpayer's Census Region has been ascertained, to determine if an MSA standard is applicable, use the definitions below to see if the taxpayer lives within an MSA (MSAs are defined by county and city, where applicable). If the taxpayer does not reside in an MSA, use the regional standard.

PLEASE NOTE: With the IRS data updated effective March 17, 2009, some MSA's either changed or were eliminated.

West Census Region		
New Mexico, Arizona, Colorado, Wyoming, Montana, Nevada, Utah, Washington, Oregon, Idaho, California, Alaska, Hawaii		
Metropolitan Statistical Areas (MSAs) Within the West Census Region		
MSA	COUNTIES (unless otherwise specified)	
Los Angeles	in CA:	Los Angeles, Orange, Riverside, San Bernardino, Ventura
San Francisco	in CA:	Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
San Diego	in CA:	San Diego
Seattle	in WA:	Island, King, Kitsap, Pierce, Snohomish, Thurston
Phoenix	in AZ:	Maricopa, Pinal

**IRS LOCAL TRANSPORTATION* EXPENSE STANDARDS
West Census Region**

Public Transportation Costs (Line 22, Form 22A) (Line 27, Form 22C)		
National	\$162	
Operating Costs (Line 22, Form 22A) (Line 27, Form 22C)		
Region	One Car	Two Cars
West Region	\$236	\$472
MSA Locations Within Census Region:		
Los Angeles	\$295	\$590
Phoenix	\$291	\$582
San Diego	\$301	\$602
San Francisco	\$306	\$612
Seattle	\$192	\$384
Ownership Costs (Lines 23 and 24, Form 22A) (Lines 28 and 29, Form 22C)		
National	One Car	Two Cars
	\$517	\$1,034

* Does not include personal property taxes.

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

	<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>
1A	<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 Debtor’s Income	Column B Spouse’s Income									
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.														
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;"> <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;"> <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;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%;">Debtor \$ _____</td> <td style="width: 40%;">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	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.			
	a.		\$	
	b.		\$	
Total and enter on Line 10			\$	\$
11	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).		\$	\$
12	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.		\$	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.		\$	
14	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.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____		\$	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <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. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

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	Enter the amount from Line 12.		\$	
17	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.			
	a.		\$	
	b.		\$	
	c.		\$	
Total and enter on Line 17.			\$	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$	

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="2" style="text-align: left;">Persons under 65 years of age</th> <th colspan="2" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%;">a1.</td> <td style="width:75%;">Allowance per person</td> <td style="width:5%;">a2.</td> <td style="width:75%;">Allowance per person</td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td>b2.</td> <td>Number of persons</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</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%;">a.</td> <td style="width:75%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width:20%; text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: center;">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>	\$																

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: 5px;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:30%; 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: 5px;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:30%; 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%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 70%;">Health Insurance</td> <td style="width: 25%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>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	<p>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.</p>			\$																										

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.	\$
----	---	----

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))	\$
----	---	----

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>	
----	--	--

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>	
----	---	--

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> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Expense Description</th> <th style="width: 25%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="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> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b and c</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	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	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: _____ Signature: _____ <i>(Debtor)</i></p> <p>Date: _____ Signature: _____ <i>(Joint Debtor, if any)</i></p>

In re _____
Debtor(s)

Case Number: _____
(If known)

According to the calculations required by this statement:
 The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

**CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME
AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME**

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME														
1	<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 2-10.</p> <p>b. <input type="checkbox"/> Married. Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 2-10.</p> <p>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.</p>			Column A Debtor’s Income	Column B Spouse’s Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	\$									
3	<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 3. 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 IV.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;">Gross receipts</td> <td style="width: 25%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td>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												
4	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. 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 IV.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 70%;">Gross receipts</td> <td style="width: 25%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td>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												
5	Interest, dividends, and royalties.			\$	\$									
6	Pension and retirement income.			\$	\$									
7	<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 the debtor’s spouse. 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>			\$	\$									

8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. 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;"> <tr> <td style="width:40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:20%;">Debtor \$ _____</td> <td style="width:20%;">Spouse \$ _____</td> <td style="width:10%;"></td> <td style="width:10%;"></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 \$ _____											
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, 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%;">a.</td> <td style="width:60%;"></td> <td style="width:10%; text-align:right;">\$</td> <td style="width:10%;"></td> <td style="width:10%;"></td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:right;">\$</td> <td></td> <td></td> </tr> </table>	a.		\$			b.		\$			\$	\$
a.		\$											
b.		\$											
10	<p>Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$	\$										
11	<p>Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$	\$										

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	<p>Enter the amount from Line 11.</p>	\$																
13	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this 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 the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%;">a.</td> <td style="width:60%;"></td> <td style="width:10%; text-align:right;">\$</td> <td style="width:10%;"></td> <td style="width:10%;"></td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:right;">\$</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align:right;">\$</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 13.</p>	a.		\$			b.		\$			c.		\$			\$	\$
a.		\$																
b.		\$																
c.		\$																
14	<p>Subtract Line 13 from Line 12 and enter the result.</p>	\$	\$															
15	<p>Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.</p>	\$	\$															
16	<p>Applicable median family income. Enter the median family income for 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>	\$	\$															
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for “The applicable commitment period is 3 years” at the top of page 1 of this statement and continue with this statement.</p> <p><input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for “The applicable commitment period is 5 years” at the top of page 1 of this statement and continue with this statement.</p>																	

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	<p>Enter the amount from Line 11.</p>	\$	
----	--	----	--

19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, 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 the conditions for entering this adjustment do not apply, 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:65%;"></td> <td style="width:5%; text-align:center;">\$</td> <td style="width:25%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td></td> <td style="text-align:center;">\$</td> <td></td> </tr> </table> <p>Total and enter on Line 19.</p>	a.		\$		b.		\$		c.		\$		\$
a.		\$												
b.		\$												
c.		\$												
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$												
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$												
22	Applicable median family income. Enter the amount from Line 16.	\$												
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>													

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

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

24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses 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>	\$																								
24B	<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 24B.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align:left;">Persons under 65 years of age</th> <th colspan="3" style="text-align:left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width:5%; text-align:center;">a1.</td> <td style="width:60%;">Allowance per person</td> <td style="width:35%;"></td> <td style="text-align:center;">a2.</td> <td>Allowance per person</td> <td></td> </tr> <tr> <td style="text-align:center;">b1.</td> <td>Number of persons</td> <td></td> <td style="text-align:center;">b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td style="text-align:center;">c1.</td> <td>Subtotal</td> <td></td> <td style="text-align:center;">c2.</td> <td>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																						
25A	<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>	\$																								

25B	<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 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td style="width:15%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B 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> <hr style="border: 0.5px solid black;"/> <hr style="border: 0.5px solid black;"/> <hr style="border: 0.5px solid black;"/>	\$									
27A	<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 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the “Public Transportation” amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A 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>	\$									
27B	<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 27B 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>	\$									
28	<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.) <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 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width:15%;">\$</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 47</td> <td>\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>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 47	\$	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 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									

29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</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 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" data-bbox="196 359 1286 527"> <tr> <td data-bbox="196 359 267 405">a.</td> <td data-bbox="267 359 943 405">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="943 359 1286 405">\$</td> </tr> <tr> <td data-bbox="196 405 267 478">b.</td> <td data-bbox="267 405 943 478">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="943 405 1286 478">\$</td> </tr> <tr> <td data-bbox="196 478 267 527">c.</td> <td data-bbox="267 478 943 527">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="943 478 1286 527">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 47	\$	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 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<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>	\$									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<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>	\$									
33	<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 49.</p>	\$									
34	<p>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.</p>	\$									
35	<p>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.</p>	\$									
36	<p>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 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>	\$									
37	<p>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.</p>	\$									
38	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>	\$									
<p>Subpart B: Additional Living Expense Deductions</p> <p>Note: Do not include any expenses that you have listed in Lines 24-37</p>											

39	<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:60%;">Health Insurance</td> <td style="width:10%;">\$</td> <td style="width:25%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Disability Insurance</td> <td>\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Health Savings Account</td> <td>\$</td> <td></td> </tr> </table> <p>Total and enter on Line 39</p>	a.	Health Insurance	\$		b.	Disability Insurance	\$		c.	Health Savings Account	\$		\$	
a.	Health Insurance	\$													
b.	Disability Insurance	\$													
c.	Health Savings Account	\$													
<p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____</p>															
40	<p>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. Do not include payments listed in Line 34.</p>	\$													
41	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur 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.</p>	\$													
42	<p>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.</p>	\$													
43	<p>Education expenses for dependent children under 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.</p>	\$													
44	<p>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.</p>	\$													
45	<p>Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.</p>	\$													
46	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.</p>	\$													

Subpart C: Deductions for Debt Payment

47	<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 47.</p>				
	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		\$

48	<p>Other payments on secured claims. If any of debts listed in Line 47 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 47, 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:30%;">Name of Creditor</th> <th style="width:35%;">Property Securing the Debt</th> <th style="width:30%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td colspan="3"></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																			
49	<p>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 33.</p>	\$																				
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tbody> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:60%;">Projected average monthly chapter 13 plan payment.</td> <td style="width:35%; text-align:right;">\$</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>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.)</td> <td style="text-align:center;">x</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td style="text-align:right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>	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	\$											
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																				
51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>	\$																				
Subpart D: Total Deductions from Income																						
52	<p>Total of all deductions from income. Enter the total of Lines 38, 46, and 51.</p>	\$																				
Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)																						
53	<p>Total current monthly income. Enter the amount from Line 20.</p>	\$																				
54	<p>Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.</p>	\$																				
55	<p>Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).</p>	\$																				
56	<p>Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.</p>	\$																				
57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:60%;">Nature of special circumstances</th> <th style="width:35%;">Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align:right;">\$</td> </tr> <tr> <td colspan="2"></td> <td style="text-align:right;">Total: Add Lines a, b, and c</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$	b.		\$	c.		\$			Total: Add Lines a, b, and c	\$					
	Nature of special circumstances	Amount of expense																				
a.		\$																				
b.		\$																				
c.		\$																				
		Total: Add Lines a, b, and c																				

58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$

Part VI: ADDITIONAL EXPENSE CLAIMS

60	<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> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 75%;">Expense Description</th> <th style="width: 20%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="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> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, and c</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b, and c		\$
	Expense Description	Monthly Amount															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b, and c		\$															

Part VII: VERIFICATION

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p>	
	Date: _____	Signature: _____ <i>(Debtor)</i>
	Date: _____	Signature: _____ <i>(Joint Debtor, if any)</i>

HONORARIOS POR ARCHIVAR

1. La Aplicación para Pedir que los Honorarios se Exonerar (y la guía de los ingresos para calificar)
2. La Aplicación para Pedir que los Honorarios se Paguen a Plazos

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

**INSTRUCTIONS FOR APPLICATION FOR WAIVER OF THE
CHAPTER 7 FILING FEE**

If you cannot afford to pay the fee either in full at the time of filing or in installments, then you may request a waiver of the filing fee by completing this application. 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. The official poverty line table will be available from the Bankruptcy Clerk's office.

Requirement to have the Chapter 7 Filing Fee waived

- The Application for Waiver of the Chapter 7 Filing Fee for Individuals who cannot pay the Filing Fee in Full or in Installments must be completed and filed at the time the bankruptcy petition is filed with the Bankruptcy Clerk's Office.
- Your application will be forwarded to the judge assigned to your case for approval or denial.
- In approximately 10 days from the filing of the application, a copy of the order will be mailed from the Bankruptcy Court to the address listed on your bankruptcy petition.

Order GRANTING your Application for Waiver of the Chapter 7 filing fee

- The petition filing will not be required to be paid to the court.
- You will be responsible for paying all other fees that may be required during your bankruptcy or submit a separate application for waiver for those fees.

Order DENYING your Application for Waiver of the Chapter 7 filing fee

- The filing fee is due for the filing of your petition.
 - The filing fee can be paid in full within 48 hours of the order, or
 - The filing fee can be paid in installments to the Bankruptcy Court.
 - The number of installments shall not exceed four, and the final installment payment must be made within 120 days of filing the petition
 - The payment to the Bankruptcy Clerk's Office must be in the form of a money order, cashier's check or cash for the exact amount, the Clerk's Office does not have change.
 - Failure to pay the full filing fee will result in the dismissal of your bankruptcy case.

150% of the HHS Poverty Guidelines for 2012*
Monthly Basis

Persons in family unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$1,396.25	\$1,746.25	\$1,607.50
2	\$1,891.25	\$2,365.00	\$2,176.25
3	\$2,386.25	\$2,983.75	\$2,745.00
4	\$2,881.25	\$3,602.50	\$3,313.75
5	\$3,376.25	\$4,221.25	\$3,882.50
6	\$3,871.25	\$4,840.00	\$4,451.25
7	\$4,366.25	\$5,458.75	\$5,020.00
8	\$4,861.25	\$6,077.50	\$5,588.75
For each additional person add	\$495.00	\$618.75	\$568.75

* As required by section 673(2) of the Omnibus Budget Reconciliation Act of 1981 (Pub. L. 97-35 - reauthorized by Pub. L. 105-285, Section 201 (1988)).

150% of the HHS Poverty Guidelines for 2012* Annual Basis			
Persons in family unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$16,755	\$20,955	\$19,290
2	\$22,695	\$28,380	\$26,115
3	\$28,635	\$35,805	\$32,940
4	\$34,575	\$43,230	\$39,765
5	\$40,515	\$50,655	\$46,590
6	\$46,455	\$58,080	\$53,415
7	\$52,395	\$65,505	\$60,240
8	\$58,335	\$72,930	\$67,065
For each additional person add	\$5,940	\$7,425	\$6,825

* As required by section 673(2) of the Omnibus Budget Reconciliation Act of 1981 (Pub. L. 97-35 - reauthorized by Pub. L. 105-285, Section 201 (1988)).

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.

Table with 3 columns: Bank or Other Financial Institution, Type of Account such as savings, checking, CD, Amount. Includes two rows of blank lines for entry.

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.

17. Have you previously filed for bankruptcy relief during the past eight years? Yes ___ No ___

Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)		
			Yes ___	No ___	Don't know ___
_____	_____	_____	Yes ___	No ___	Don't know ___
_____	_____	_____	Yes ___	No ___	Don't know ___

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.

19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Executed on: _____
Date

Signature of Debtor

Date

Signature of Codebtor

DECLARATION AND SIGNATURE OF 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 under 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 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(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



GUIDELINES FOR APPLICATION TO PAY PETITION FILING FEE IN INSTALLMENTS

The filing fee for filing a petition is as follows:

Chapter 7 - \$306.00
Chapter 11 - \$1,046.00
Chapter 13 - \$281.00

Local Rule 1006 requires a minimum payment to be made within 30 days after filing the petition. The number of installments shall not exceed four, and the final installment payment must be made within 120 days of filing the petition, or the case will be set for a dismissal hearing.

The installments need to be paid as follows:

CHAPTER 7 - individual

1st installment of \$50.00 due within 30 days upon filing of petition.
2nd of \$50 within 60 days of filing the petition.
3rd of \$100 within 90 days of filing the petition.
4th of \$106 no later than 120 days of filing the petition.

CHAPTER 11 - individual

1st installment of \$215.00 due within 30 days upon filing of petition.
2nd of \$215 within 60 days of filing the petition.
3rd of \$409 within 90 days of filing the petition.
4th of \$207 no later than 120 days of filing the petition.

CHAPTER 13 - individual

1st installment of \$45.00 due within 30 days upon filing of petition.
2nd of \$45 within 60 days of filing the petition.
3rd of \$90 within 90 days of filing the petition.
4th of \$101 no later than 120 days of filing the petition.

**PAYMENT MUST BE IN THE FORM OF CASH OR MONEY ORDER. CHECKS
CANNOT BE ACCEPTED FROM A DEBTOR.**

UNITED STATES BANKRUPTCY COURT

In re _____,
Debtor

Case No. _____

Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

- In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to \$ _____ in installments.
- I am unable to pay the filing fee except in installments.
- 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.
- 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).
- 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
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.

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

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

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: _____

MARY A. SCHOTT, CLERK

FORMULARIOS OFICIALES DE BANCARROTA

1. Petición Voluntaria
2. Exhibición D – Declaración del Deudor Individual Sobre su Cumplimiento con el Requerimiento de Consejería de Crédito
3. Declaración de Números de Seguro Social
4. Notificación al Deudor Consumidor bajo §342(b) de Código de Bancarrota/Certificado de Notificación
5. Resumen de Planillas/Resumen Estadístico de Ciertas Responsabilidades y Data Relacionadas/Planillas A-J/ Declaración sobre las Planillas del Deudor
6. Declaración sobre Asuntos Financieros
7. Matriz de Acreedores/Verificación de la Matriz de Acreedores
8. Certificado de Cumplimiento del Deudor Segunda Clase de Instrucción sobre Administración Financiera Personal

UNITED STATES BANKRUPTCY COURT					VOLUNTARY PETITION					
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): <div style="text-align: right;">ZIP CODE</div>					Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP CODE</div>					
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): <div style="text-align: right;">ZIP CODE</div>					Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP CODE</div>					
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right;">ZIP CODE</div>										
Type of Debtor (Form of Organization) (Check one box.) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).			Nature of Debts (Check one box.) <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." <input type="checkbox"/> Debts are primarily business debts.					
Filing Fee (Check one box.) <input type="checkbox"/> Full Filing Fee attached. <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. <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.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <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>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <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).					
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <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.										THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000										
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion										

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>(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>X _____ Signature of Attorney for Debtor(s) (Date)</p>	
<p>Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input type="checkbox"/> No.</p>			
<p>Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.</p>			
<p>Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> 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.</p>			
<p>Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: right; margin-right: 100px;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: right; margin-right: 100px;">_____ (Address of landlord)</p> <p><input type="checkbox"/> 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</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

<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 _____ Signature</p> <p>_____ 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><small>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.</small></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

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

In re _____)
 [Set forth here all names including married, maiden,)
 and trade names used by debtor within last 8 years])
)
 Debtor) Case No. _____
 Address) Chapter _____
)
 Last four digits of Social-Security or Individual Taxpayer-)
 Identification (ITIN) No(s), (if any):)
)
 Employer Tax-Identification (EIN) No(s), (if any):)
)

STATEMENT OF SOCIAL-SECURITY NUMBER(S)
*(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))**

1. Name of Debtor (Last, First, Middle): _____
(Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____
(If more than one, state all.)
- Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): _____
(Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN) and it is: _____
(If more than one, state all.)
- Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X _____
 Signature of Debtor Date

X _____
 Signature of Joint Debtor Date

* Joint debtors must provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

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, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

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, \$46 administrative fee: Total fee \$281)

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, \$46 administrative fee: Total fee \$1046)

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, \$46 administrative fee: Total fee \$246)

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.

UNITED STATES BANKRUPTCY COURT

In re _____
Debtor

Case No. _____

Chapter _____

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

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address:

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.)

X _____

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name(s) of Debtor(s)

X _____
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR
CERTIFICATION OF NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

Clerks may use Form B201A to give individual consumer debtors the notice required by section 342(b) of the Code (11 U.S.C. § 342(b)) or to respond to general inquiries from the public. Form B201B may be used to certify that the debtor has received the required notice if the certification is not made on the Voluntary Petition, Official Form B1.

Form B201A serves as a pre-printed information sheet on the purposes of chapters 7, 11, 12, and 13 of the Bankruptcy Code, the costs and benefits to the debtor of a case under each chapter, the types of services available from credit counseling agencies, and warnings about the penalties for bankruptcy crimes and the Attorney General's examination of information supplied in connection with a bankruptcy case.

The form states that joint debtors who list the same mailing address on the bankruptcy petition will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless the debtors request that each spouse receive a separate copy of all notices. Form B201A advises debtors that Fed. R. Bankr. P. 4002 requires the debtor to notify the court of any changes in the debtor's address.

Section 342(b) provides:

Before the commencement of a case (under the Bankruptcy Code) by an individual whose debts are primarily consumer debts, the clerk shall give to such individual written notice containing –

(1) a brief description of –

(A) chapters 7, 11, 12, and 13 and the general purpose, benefits, and costs of proceeding under each of these chapters; and

(B) the types of services available from credit counseling agencies; and

(2) statements specifying that –

(A) a person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under (the Bankruptcy Code) shall be subject to fine, imprisonment, or both; and

(B) all information supplied by a debtor in connection with a case under (the Bankruptcy Code) is subject to examination by the

Attorney General.

In addition to the clerk's responsibility to provide the section 342(b) notice to individual debtors with primary consumer debts, section 521(a)(1)(B)(iii)(I) requires that the attorney for an individual consumer debtor or the bankruptcy petition preparer who prepared the petition certify that the attorney or petition preparer delivered the clerk's section 342(b) notice to the debtor. If the debtor does not have an attorney or a petition preparer, section 521(a)(1)(B)(iii)(II) requires that the individual consumer debtor certify that the debtor received and read the notice.

The section 342(b) certifications required by section 521(a)(1)(B)(iii) for the debtor or a petition preparer are included in their signature blocks on page 3 of the petition. The section 342(b) certification required by section 521(a)(1)(B)(iii) for the attorney for the debtor is set out separately in Exhibit B on page 2 of the petition.

If the attorney, petition preparer, or debtor does not certify (by signing the appropriate section of the petition) that the debtor has received the section 342(b) notice, the debtor must file a separate certification. If needed because there's no certification on the petition, the separate certification must be filed in a chapter 7, chapter 11, or chapter 13 case within 15 days after the filing of the petition which commenced the case, or within any additional time set by the court. Form B201B includes a caption for filing and spaces for such a stand-alone certification by a petition preparer or the debtor. If the required certification hasn't been filed either as part of the petition or separately by the deadline, the United States trustee may file a motion to dismiss the case under section 707(a)(3), 1112(e), or 1307(c)(9) of the Bankruptcy Code. In chapter 12 cases, the certification should be filed in a timely manner.

Although there is no specific requirement that Form B201A itself be filed, the form should be attached to Form B201B if a separate certification is needed. The debtor may file a signed copy of Form B201B with Form B201A attached with the petition in order to avoid questions about whether the notice has been given.

United States Bankruptcy Court

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

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 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, WITHOUT 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, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and non-negotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 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. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 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.				

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 _____
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by 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. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the 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 all secured 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.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Subtotal ▶ (Total of this page)						\$	\$
Total ▶ (Use only on last page)						\$	\$

continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
							Subtotal (s) ▶	\$	\$
							(Total(s) of this page)		
							Total(s) ▶	\$	\$
							(Use only on last page)		

Sheet no. _____ of _____ continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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

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▶							\$

_____ continuation sheets attached

(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.)

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 I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify): _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	\$ _____	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ _____	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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... 2. Utilities... 3. Home maintenance... 4. Food... 5. Clothing... 6. Laundry and dry cleaning... 7. Medical and dental expenses... 8. Transportation... 9. Recreation... 10. Charitable contributions... 11. Insurance... 12. Taxes... 13. Installment payments... 14. Alimony... 15. Payments for support... 16. Regular expenses... 17. Other... 18. AVERAGE MONTHLY EXPENSES... 19. Describe any increase or decrease...

- 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.

STATEMENT OF FINANCIAL AFFAIRS

I. INTRODUCTION

The Statement of Financial Affairs provides a summary of the debtor's financial history, transactions, and operations over certain periods of time before the commencement of this case, as specified in the questions. It is important for debtors to pay special attention to these different time periods as requested in the items below. For example, when an item asks the debtor to list payments made to creditors within 90 days of the commencement of this case, that means the debtor should list only those payments to creditors made during the 90-day period before the date of the filing of the bankruptcy petition.

This form should be cross-checked for consistency with assets listed in Schedule A (real property), Schedule B (personal property), and Schedule G (executory contracts and unexpired leases).

The Statement of Financial Affairs must be completed by all debtors.

Items 1-18 should be completed by all debtors. In addition, items 19-25 are to be completed by debtors that are or have been in business. Definitions for the terms "in business" and "insider" are set out on page 1 of Official Form 7. An individual debtor who is not or has not been in business, should skip directly to the signature page after answering Item 18(b).

If the answer to any applicable question is "None," the debtor should mark the box labeled "None." In the event sufficient space is not provided to fully answer any questions, the debtor should use continuation sheets and attach them to the form. Each continuation sheet should be clearly marked with the corresponding number of the question from the form.

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), 9037.

II. APPLICABLE LAW AND RULES

The Bankruptcy Code and Federal Rules of Bankruptcy Procedure (referred to as "Bankruptcy Rules" or "Fed. R. Bankr. P.") require a debtor to perform many duties. One such duty is to file a statement of financial affairs. 11 U.S.C. § 521(a)(1)(B)(iii); Fed. R. Bankr. P. 1007(b)(1). This statement must be filed with the bankruptcy petition in a voluntary case, or if the petition is accompanied by a list of all the creditors and their addresses, within 14 days after the filing of the petition. Fed. R. Bankr. P. 1007(c). In an involuntary case, the debtor must file

the statement of financial affairs within 14 days after the entry of the order for relief, i.e., a court order that places the debtor in an involuntary bankruptcy case. Id.

An extension of time for filing the statement may be granted by the court only on motion for cause shown and on notice to the United States trustee, any committee, trustee, examiner, or other party as directed by the court. Id.

A statement filed before the case is converted to chapter 7 will be treated as filed in the chapter 7 case, unless the court directs otherwise. Fed. R. Bankr. P. 1019(1).

At any time before the case is closed, a statement of financial affairs may be amended by the debtor as a matter of course. Fed. R. Bankr. P. 1009(a). The debtor must give notice of the amendment to the trustee and any entity affected by the amendment.

III. DIRECTIONS

Items 1-18 are to be completed by all debtors.

1. **Income from Employment or Operation of Business**

This item requires the debtor to state the gross amount of income received from employment, trade, or profession, or from operation of the debtor's business. Include part-time activities either as an employee or in independent trade or business. Debtors should note that the information is required for the following two time periods: (1) from the beginning of this calendar year to the date of the commencement of the case, and (2) the two years before the calendar year in which the case is commenced. The form allows debtors to use a fiscal year rather than a calendar year, if necessary. The amount and source of the income should be listed for each time period. Spouses that have filed a joint petition should list the income for each spouse separately. Married chapter 12 and 13 debtors must list the income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

2. **Income Other than from Employment or Operation of Business**

All other income, other than from employment, trade, or profession, or from operation of the debtor's business, that the debtor received during the two years before the commencement of the case should be disclosed under item 2. This category may include, but is not limited to, income from tax refunds, Social Security and other public benefit payments, alimony, child support, interest, dividends, pensions, annuities, capital gains, money judgments from lawsuits, royalties, licenses, rents, leases, and subleases. The amount and source of the income should be listed in the space provided. Spouses that have filed a joint petition should list the income for each spouse separately. Married chapter 12 and 13 debtors must list the income for each spouse

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

3. Payments to Creditors

Item 3 directs the debtor to list payments to creditors within two specific time periods. Debtors should include payments to creditors on secured and unsecured debt. Debtors must complete either item 3(a) or item 3(b), depending on the nature of their debts. All debtors are required to complete item 3(c).

Each creditor should be listed separately with the date of each payment, amount of each payment, and balance still owing on the debt. Married chapter 12 and 13 debtors 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.

a. Individual or joint debtors with primarily consumer debts are required to complete item 3(a). List all payments of \$600 or more on loans, installment purchases of goods or services, and other debts paid to any creditor on or within 90 days before the commencement of the bankruptcy case. 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 counseling agency.

b. Debtors whose debts are not primarily consumer debts are required to complete item 3(b). List all payments or other transfers of property made to any creditor on or within 90 days before the commencement of the bankruptcy case if the aggregate value of the payment or transfer is \$5,475 or more. (The dollar amount is subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.) Individual debtors are required to 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 counseling agency.

c. All debtors are required to complete item 3(c). List all payments made within one year before the commencement of the bankruptcy case to or for the benefit of a creditor who is or was an insider. The definition of an "insider" appears on page 1 of the form. Specify the relationship of the creditors listed in item 3(c) to the debtor.

4. Suits, Administrative Proceedings, Executions, Garnishments, and Attachments

In Item 4(a) the debtor must list all law suits and administrative proceedings, to which the debtor was a party within one year before filing the bankruptcy case. This includes, but is not limited to, divorce proceedings and state and federal administrative proceedings. Debtors must list each suit or administrative proceeding and case number separately, a description of the nature of the proceeding, the court or agency and location of the proceeding, and the status of

any pending proceeding or the disposition (final result) of any proceeding. Married chapter 12 and 13 debtors 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.

Item 4(b) requests the debtor to describe all property that has been attached, garnished, or seized under any legal or equitable process within one year before the commencement of the bankruptcy case. This includes, but is not limited to, wage garnishments, tax liens, and workmens' liens. Debtors should list separately the name and address of each person or entity for whose benefit property was attached, garnished, or seized, the date of such action, and a description and value of the property. Married chapter 12 and 13 debtors 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.

5. Repossessions, Foreclosures, and Returns

Debtors should 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 before the commencement of the case. The name and address of each creditor or seller, the date of repossession, foreclosure, sale, transfer, or return, and a description and value of the property should be included. This item would include repossession or voluntary return of any personal property, such as vehicles, tools, or household goods, as well as foreclosure and sale of any real estate. Married chapter 12 and 13 debtors 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.

6. Assignments and Receiverships

Item 6(a) asks the debtor to describe any assignment of property for the benefit of creditors made within 120 days before the commencement of the case. The name and address of the assignee, date of assignment, terms of the assignment or settlement should also be described. Married chapter 12 and 13 debtors 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.

Item 6(b) asks the debtor to list all property which has been in the hands of a custodian, receiver, or court-appointed official within one year before the commencement of the case. The name and address of the custodian, the name and location of the court, case title, case number, the date of the order, and a description and the value of the property should be included. This does not include a chapter 7 bankruptcy trustee. Married chapter 12 and 13 debtors 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.

7. Gifts

The debtor must list all gifts or charitable contributions made within one year before the commencement of the case, except ordinary and usual gifts to family members that total less than \$200 in value per person and charitable contributions that total less than \$100 per recipient. The name and address of the person or organization, relationship to the debtor, date of the gift, and a description and the value of the gift must be listed. Item 7 includes both cash and non-cash items. Married chapter 12 and 13 debtors 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.

8. Losses

Debtors must list all losses from fire, theft, other casualty, or gambling within one year before the commencement of the case or since the commencement of the case. Debtors should describe the property and state its value, describe the circumstances of the loss, and explain if any loss was covered in whole or in part by insurance. The date of the loss should also be included. Pending claims from insurance coverage should also be included on Schedule B. Married chapter 12 and 13 debtors 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.

9. Payments Related to Debt Counseling or Bankruptcy

This item requires debtors to list all payments made to or property transferred by or on behalf of the debtor to any person, including attorneys and persons who are not attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law, or preparation of a bankruptcy petition within one year before the commencement of the case. Debtors are requested to include the name and address of the person or entity paid, the date of the payment, the name of the payor if other than the debtor, the amount of money paid or a description and value of the property.

10. Other Transfers

Item 10(a) requires the debtor to 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 before the commencement of the case. The name and address of the person or entity that received the property, and the relationship to the debtor should be listed. Any security interest that meets the foregoing criteria should be listed. The date of the transfer, a description of the property transferred, and the value received should also be included. Married chapter 12 and 13 debtors 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.

Item 10(b) requires the debtor to list all property transferred within ten years before the commencement of the case to a self-settled trust or similar device of which the debtor is a beneficiary. See, 11 U.S.C. § 548(e).

11. Closed Financial Accounts

In Item 11 the debtor must 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 before the commencement of the case. These 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. Other examples include any Individual Retirement Accounts (commonly called “IRAs”), mutual funds, bonds, savings plans, and annuities. Debtors should list the name and address of the institution, the type of account, the last four digits of the account number, the amount of the final balance, and the amount and date of any sale or closing. Married chapter 12 and 13 debtors 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.

12. Safe Deposit Boxes

Item 12 requires the debtor to list each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year before the commencement of the case. Debtors are asked to include the name and address of the bank or depository, the names and addresses of those with access to the box or depository, a description of the contents, and the date of any transfer or surrender. Married chapter 12 and 13 debtors 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.

13. Setoffs

Item 13 asks the debtor to list all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days before the commencement of this case. A “setoff” is when part or all of a debt owed by the debtor to the creditor is “canceled out” by a pre-existing debt owed by the creditor to the debtor. Since certain pre-petition setoffs taken by a creditor may be subject to recovery by the bankruptcy estate, it is important that all setoffs be accounted for in this form. Debtors must include the name and address of the creditor, the date of setoff, and the amount of the setoff. Married chapter 12 and 13 debtors must include information concerning transactions 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.

14. Property Held for Another Person

Item 14 directs the debtor to list all property owned by another person that the debtor holds or controls. Debtors should list the name and address of the owner, a description and the value of the property, and the location of the property. Examples of this type of property may include property the debtor holds or controls in the capacity of a trustee, as a bailee, or property on consignment.

15. Prior Address of Debtor

Debtors that have moved within the three years before the commencement of the case must list all premises which the debtor occupied during that period and vacated prior to the commencement of the bankruptcy case. Spouses filing a joint petition should list any separate addresses individually for each spouse, including the name used and the dates of occupancy.

16. Spouses and Former Spouses

A debtor who resides or formerly resided with a spouse in a community property state at any time within the eight years before the commencement of the case is required to disclose the name of the spouse or any former spouse who resides or resided with the debtor in the community property state. Community property states include: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.

17. Environmental Information

This item requires the debtor to provide information concerning any environmentally Hazardous Material or Hazardous Site or sites which the debtor owns, manufactures, releases or may formerly have owned, manufactured, or released. These would include biological as well as chemical or radioactive materials. An individual non-business debtor may own or have released Hazardous Material or property on which Hazardous Material exists; accordingly, every debtor must answer this question. The terms "Environmental Law," "Site," and "Hazardous Material" are defined in item 17. Note that there is no time limit on any matter. All notices, releases, and proceedings of which the debtor has knowledge must be reported, regardless of when they occurred.

a. This item requires the debtor to list every Site for which the debtor has received a notice from a government agency that the debtor may be liable under or in violation of an Environmental Law. The debtor should give the name and address of the governmental unit that issued the notice, the date of the notice, and (if known) the name and section number(s) of the Environmental Law (for example, Illinois Waterways Protection Act, section 38-7.01).

b. The debtor is required to list the name and address of any Site for which the debtor provided notice to a government agency of a release of Hazardous Material. In addition

to the name and address of the Site or Sites involved, the debtor should state the name and address of the governmental unit to which notice was sent, the date(s) of any notice(s), and, if known, the name and section number(s) of the Environmental Law under which the debtor acted.

c. This item requires the debtor to list all judicial or administrative proceedings under any Environmental Law in which the debtor is or was a party. The debtor is required to disclose the name of the governmental unit that was a party in the proceeding and the docket number of the proceeding. The name of the court or other tribunal also should be stated. In reporting the status or disposition of the case, the debtor should include any settlements and any orders of any court or other tribunal.

18. Nature, Location, and Name of Business

a. Individual debtors must list the names and addresses of all businesses in which the debtor was an officer, director, partner (other than a limited partner) of a partnership, or managing executive of a corporation, partnership, or sole proprietorship within the six years before the filing of the voluntary bankruptcy petition or the order for relief in an involuntary case. Individual debtors who were self-employed in a trade, profession, or other activity, either full- or part-time during the six years before the commencement of the case, also must list the information. In addition, the debtor must list the names and addresses of all businesses in which the debtor owned five percent or more of the voting or equity securities, within the same six years.

Partnership debtors are asked to list the names and addresses of all businesses in which the debtor was a partner or owned five percent or more of the voting or equity securities, within the six years before the commencement of the case.

Corporate debtors are asked to list the names and addresses of all businesses in which the debtor was a partner or owned five percent or more of the voting or equity securities, within the six years before the commencement of the case.

All of the above types of debtors should state the name, address, last four digits of the taxpayer identification number, nature of the business, and the beginning and ending dates of operation in the spaces provided.

b. All debtors must identify any business listed in item 10(a) which is "single asset real estate" as defined in section 101(51B) of the Bankruptcy Code, 11 U.S.C. § 101(51B).

Questions 19 - 25:

Items 19-25 are to be completed by every debtor that is a corporation or partnership and by any individual or joint debtor who is or has been "in business," as defined on the first page

of Official Form 7. An individual or joint debtor should complete items 19-25 only if the debtor is or has been in business, as defined in the form, within the six years before the commencement of the case. Care should be used to provide information for the years specified in each item. Additional sheets may be attached, if necessary.

An individual or joint debtor who does not meet the definition of "in business" should proceed directly to the last page of the form and the section labeled "Signatures of Debtors" (instructions below).

19. Books, Records, and Financial Statements

a. Business debtors must list all bookkeepers and accountants who kept or supervised the keeping of books of account and records of the debtor, within the two years before the filing of the bankruptcy case. The name, address, and dates of services rendered should be placed in the space provided.

b. Business debtors must list all firms or individuals who have audited the books of account and records or prepared a financial statement of the debtor, within the two years before the filing of the bankruptcy case. The name, address, and dates of services rendered should be placed in the space provided.

c. List all firms or individuals who were in possession of the books of account and records of the debtor, at the time of the commencement of this case. The name and address of the firms or individuals should be placed in the space provided.

d. All financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom the debtor issued a financial statement, within the two years before the commencement of the case, should be listed. The name and address of the entity and the date the financial statement was issued should be placed in the space provided.

20. Inventories

a. State the dates of the last two inventories taken of the debtor's property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Space is provided for the date of each inventory, the inventory supervisor, and the dollar amount. Debtors are asked to specify the cost, market or other basis.

b. State the name and address of the person having possession of the records of each of the two inventories reported in item 20(a). Space is provided to list the date of the inventory and the name and address of the custodian of the inventory records.

21. Current Partners, Officers, Directors, and Shareholders

a. Partnership debtors must list the nature and percentage of the partnership interest of each partner (member of the partnership), including general partners and limited partners. Space is provided to list the name and address, nature of the interest, and percentage of the partnership interest of each member of the partnership.

b. Corporate debtors must list all officers and directors of the corporation and each stockholder, who directly or indirectly owns, controls, or holds five percent or more of the voting securities of the corporation. Space is provided to list the name and address, title, and nature and percentage of stock ownership.

22. Former Partners, Officers, Directors, and Shareholders

a. Partnership debtors must list each partner (member of the partnership), including general partners and limited partners, that withdrew from the partnership within one year before the commencement of the case. Space is provided to list the name, address, and date of withdrawal.

b. Corporate debtors must list all officers or directors whose relationship with the corporation terminated within one year before the commencement of the case. Space is provided for the name and address, title, and date of termination.

23. Withdrawals from a Partnership or Distributions by a Corporation

Partnership debtors and corporate debtors must disclose all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised, and any other benefit during one year before the commencement of the case. Space is provided to list the name and address of the recipient, relationship to the debtor, the date and purpose of the withdrawal, and the amount of money or a description and value of any applicable property.

24. Tax Consolidation Group

If the debtor is a corporation that is or has been, at any time within the six years before the commencement of the case, a member of a consolidated group for tax purposes, the debtor is required to report the name and federal taxpayer identification number of the parent corporation of the group.

25. Pension Funds

If the debtor is or has been an employer and is not an individual, the debtor must provide the name and federal taxpayer identification number of any pension fund to which the debtor

has been responsible for contributing at any time within the six years before the commencement of the case.

Signatures of Debtors

It is very important that all debtors sign and date the Statement of Financial Affairs. Both spouses should sign in a joint case. By signing the Statement of Financial Affairs, the debtor(s) is (are) declaring, under penalty of perjury, that the information in the form is true and correct.

Signature of Individual Signing on Behalf of a Partnership or Corporation

There is also a section for the partnership or corporate debtor. Individuals and joint debtors should leave this space blank. The individual authorized by the debtor entity (partnership, corporation, etc.) to file the petition should sign the Statement of Financial Affairs on behalf of the debtor and include the individual's name, title, and the date on the lines provided. The authorized agent of a debtor corporation or debtor partnership should indicate the agent's position or relationship to the debtor. By signing the petition, the authorized individual is representing that the information in the Statement of Financial Affairs is true and correct.

Continuation Sheets

Debtors should count the number of continuation sheets and place that number in the space provided on the last page of the Statement of Financial Affairs. Continuation sheets should be attached to the Official Form.

Certification and Signature of Non-Attorney Bankruptcy Petition Preparer

The Statement of Financial Affairs is a "document for filing" that may be prepared by a "bankruptcy petition preparer" as defined in 11 U.S.C. § 110. Accordingly, a signature line for such preparer is provided. In addition to signing and dating the form, a bankruptcy petition preparer is required by section 110 to disclose the information requested. If more than one person prepared the document, additional signed sheets conforming to the certification on the Official Form must be attached for each person.

UNITED STATES BANKRUPTCY COURT

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 businessNone

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
PAYMENTSAMOUNT
PAIDAMOUNT
STILL OWINGNone

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/
TRANSFERSAMOUNT
PAID OR
VALUE OF
TRANSFERSAMOUNT
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
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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 bankruptcy

None

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 transfers

None

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 accounts

None

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
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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
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- 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
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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. Inventories

None 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 shareholders

None 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 corporation

None 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)
----------------------	--------------------------------------

* * * * *

[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.

United States Bankruptcy Court, District of Nevada

Creditor Matrix Requirements

A creditor matrix contains each creditor's name and mailing address. This information is used for noticing and claims information. The debtor is required to provide a list of ALL creditors.

In order to ensure that the cases you file can be properly read by our scanners, follow the steps below when creating a Creditor Matrix.

Creating a Creditor Matrix

You may create your matrix using Notepad or any other text editor available on your computer. See **Creditor Matrix Example** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/creditor-matrix-example/>) to ensure your final creditor matrix looks similar.

1. Open the text editor you plan to use.
2. Before you begin typing, save your file on your Desktop for easy access based on the text editor you are using below:
 - **If using Word Perfect:** Select **File > Save As**. Next, select the arrow next to 'File type' and choose **ASCII Dos Text**. Type in your filename and click on **Save**. Go to step 3.
 - **If using Microsoft Word:** Select **File > Save As**. Next, select the arrow next to 'Save as type' and choose **Plain Text**. Go to step 3.
 - **If using Notepad or other text editor:** Select **File > Save As**. Go to step 3.
3. Make sure to name the file with the debtor's last name on the petition (ex. Smith.txt). Type in your filename and click on **Save**. Your file should automatically be saved at a .txt file.
4. Begin creating your matrix. Follow the guidelines below when creating the matrix.

Required

- Use ALL CAPS when typing.
- Use standard typeface or print style: Courier
Note: Other typefaces may be compatible with our system, but Courier is the only typeface that has been tested.
- Type lists in a single column on a single page.
- Each creditor address block must be separated by at least one blank line. (see **Creditor Matrix example** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/creditor-matrix-example/>))
- Type each record containing name and address in no more than 5 lines. If a record is more than 5 lines, the 6th line will be combined with line 5 and the 7th or 8th lines will be truncated.
- Left justify each record.
- City, state, and ZIP code must be on the last line.
- Type nine digit ZIP codes with a hyphen separating the two groups of digits. (i.e. 89101-5811)
- Each line should contain no more than 40 characters including blanks.
- Type states as a two-letter abbreviation. (i.e. NV, CA, WA)
- Lists must be typed so that letters are no closer than one-half (1/2) inch from any edge of the paper.

DO NOT

- DO NOT use more than one column for your list. Single column only.
- DO NOT use special characters such as ~, ½, or ^. These will cause problems.
- DO NOT include the following people (who were formerly required on creditor matrices). They will be retrieved automatically by the computer for noticing.
 - Debtor
 - Joint Debtor
 - Attorney for the Debtor(s)
- DO NOT use spaces in the first position of a line. It will cause an exception report for that creditor record.
- DO NOT include page numbers, headers, footers, etc.
- DO NOT include personal or sensitive information, such as social security numbers, or the entire account number - use the last 4 digits only.

Optional

- You may use the # and & characters.
- Account numbers or "attention" lines are not required on the mailing matrix. Should you decide to include them, place them on the SECOND line of the name/address line.

5. Print a copy of your mailing matrix for the court.

United States Bankruptcy Court, District of Nevada

Creditor Matrix Example

Your final creditor matrix should be formatted in one column with at least one line separating each creditor. It should also be in typeface, Courier and all text should be in CAPS format.

Visit the [Creditor Matrix Requirements](#) page to understand how to create the matrix.

INTERNAL REVENUE SERVICE
110 CITY PARKWAY, STOP 5028
LAS VEGAS, NV 89106

RC WILLEY FINANCIAL SERVICES
POB 65320
SALT LAKE CITY, UT 84165

WFS FINANCIAL
POB 25341
SANTA ANA, CA 92799

SPRINT PCS
POB 7850
BALDWIN PARK, CA 91706

WACHOVIA BANK
2300 W. SAHARA AVE. #500
LAS VEGAS, NV 89102

CONSUMER DEBTOR SERVICES
1606 E. TURKEYFOOT LAKE ROAD
AKRON, OH 44312

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

* * * * *

In re:)
) Bankruptcy No.:
) Chapter
)
) VERIFICATION OF CREDITOR
) MATRIX
)
)
 Debtor(s).)
)
)
 _____)

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date _____

Signature _____

Date _____

Signature _____

UNITED STATES BANKRUPTCY COURT

In re _____,
Debtor

Case No. _____

Chapter _____

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that on _____ *(Date)*, I completed an instructional course in personal financial management
provided by _____, an approved personal financial
(Name of Provider)
management provider.

Certificate No. *(if any)*: _____.

I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of *[Check the appropriate box.]*:
 Incapacity or disability, as defined in 11 U.S.C. § 109(h);
 Active military duty in a military combat zone; or
 Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

PROCEDIMIENTOS

CAPITULO 7

1. Requerimientos por Archivar Capítulo 7
2. Declaración de su Intento
3. Cuestionario del Fideicomisario Capítulo 7

United States Bankruptcy Court, District of Nevada

Chapter 7 Filing Requirements

Often called the 'liquidation chapter,' Chapter 7 is used by individuals, partnerships, or corporations who have no hope for repairing their financial situation. In Chapter 7, the debtor's estate is liquidated under the rules of the Bankruptcy Code. Liquidation is the process through which the debtor's non-exempt property is sold for cash by a trustee and the cash is distributed to creditors.

Credit Counseling

CREDIT COUNSELING MUST BE OBTAINED PRIOR TO FILING BANKRUPTCY. EXHIBIT D TO OFFICIAL FORM B 1 MUST BE FILED WITH THE BANKRUPTCY PETITION BY EACH INDIVIDUAL DEBTOR.

In order to be excepted from filing the certificate of credit counseling, a debtor must either:

1. Submit a different certificate describing exigent circumstances that merit waiver of the requirement and also states the debtor requested credit counseling but was unable to obtain credit counseling during the 7-day period before filing; **OR**
2. Request, in writing, and provide notice that the debtor is unable to obtain credit counseling because of incapacity, disability or active military duty in a military combat zone.

Involuntary Petition Filing Requirements

Please see **Involuntary Petitions** (<http://www.nvb.uscourts.gov/filing/filing-requirements/involuntary-petitions/>) for filing requirements.

Requirements

COPY REQUIREMENT: ORIGINAL PLUS ONE (1) COPY

The copy requirement numbers above include the copy to be returned to the filing party. See Local Rules **1002 (a) (1)** (<http://www.nvb.uscourts.gov/rules-forms/rules/local-rules/1002/>) and **7010 (c) (1)**

(<http://www.nvb.uscourts.gov/rules-forms/rules/local-rules/7010/>)

The IRS has access to documents through the internet, so a copy is not required to be forwarded

■ Documents Required at Time of Filing (Minimum Filing Requirements) (#)

- Voluntary Petition and Schedules to be submitted in the following order (Original + 1 copy):
 - **B 1: Voluntary Petition** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_001.pdf) (Official Form)
 - * Signatures of debtor(s) and attorney are required at the time of filing
 - **Exhibit D: Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK%20Forms%20Dir%201209/B_001D_1209f.pdf) (Official Form B 1 – Exhibit D)
 - * Required at filing with Voluntary Petition or within 14 days.
 - * If applicable, a 109(h)(3) certification and motion or a 109(h)(4) request must be filed WITH the petition. (If debtor is an individual)
 - **B 21: Statement of Social Security Number** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_021_1207f.pdf) (Official Form)
 - * Required at time of filing (If debtor is an individual)
 - **B 280: Disclosure of Compensation of Bankruptcy Petition Preparer** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/Revised_Rules_and_Forms/b280_1207.pdf) (Procedural Form)
 - **B 19: Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_019_1207f.pdf) (Official Form)
 - * Required only if Filed by Non-Attorney Bankruptcy Petition Preparer
 - **Creditor Matrix File** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/>)
 - * **E-Fileers:** Upload the Creditor Matrix File in text format (ex: smith.txt)
 - * **Pro Se:** You may file the Creditor Matrix File in paper format
 - \$306 Filing Fee
 - * **E-Fileers:** Payment must be made electronically with a credit or debit card
 - * **Pro Se:** Payment must be made by Money Order, Cashier's Check or Cash
 - Exact change is required
 - No Personal checks from debtors are accepted
 - **B 3A: Application and Order to Pay Filing Fee in Installments** ([http://www.nvb.uscourts.gov/downloads/forms/NV_1006.1\(B3Ainstallapp_form\).pdf](http://www.nvb.uscourts.gov/downloads/forms/NV_1006.1(B3Ainstallapp_form).pdf))
 - * Required only if paying in installments (Debtor must be an individual)
 - Note:** The Application must be signed by **both** debtors if it is a joint petition. Title 28 Sec. 1930(a).
 - See also: Guidelines for Application to Pay Filing Fee in Installments** (<http://www.nvb.uscourts.gov/downloads/forms/B3A-installment-application-instructions.pdf>)
 - **B 3B: Application for Waiver of Chapter 7 Filing Fee** ([http://www.nvb.uscourts.gov/downloads/forms/NV_1006\(B3BIFPAp_form\).pdf](http://www.nvb.uscourts.gov/downloads/forms/NV_1006(B3BIFPAp_form).pdf))
 - * Required only if requesting waiver of fees (Debtor must be an individual)
 - See also: Instructions for Application for Waiver of Chapter 7 Filing Fee** (<http://www.nvb.uscourts.gov/downloads/forms/B3B-filing-fee-waiver-instructions.pdf>)

■ Documents Required with the Voluntary Petition or within 14 Days of Filing (#)

- **B 201A: Notice to Individual Consumer Debtor Under §342(b) of the Bankruptcy Code**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1111/B_201A.pdf) (Procedural Form)
 - **B6: Summary of Schedules** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Cover_1207.pdf) (Official Form)
* If debtor is an individual, complete the included **Statistical Summary of Certain Liabilities**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Summary_1207f.pdf)
 - **B 6A: Schedule A - Real Property** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006A_1207f.pdf) (Official Form)
 - **B 6B: Schedule B - Personal Property** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006B_1207f.pdf) (Official Form)
 - **B 6C: Schedule C - Property Claimed as Exempt** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_006C_0410.pdf) (Official Form)
 - **B 6D: Schedule D - Creditors Holding Secured Claims** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006D_1207f.pdf) (Official Form)
 - **B 6E: Schedule E - Creditors Holding Unsecured Priority Claims**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_006E_0410.pdf) (Official Form)
 - **B 6F: Schedule F - Creditors Holding Unsecured Nonpriority Claims** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006F_1207f.pdf) (Official Form)
 - **B 6G: Schedule G - Executory Contracts and Unexpired Leases** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006G_1207f.pdf) (Official Form)
 - **B 6H: Schedule H - Codebtors** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006H_1207f.pdf) (Official Form)
 - **B 6I: Schedule I – Current Income of Individual Debtor(s)** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006I_1207f.pdf) (Official Form)
 - **B 6J: Schedule J - Current Expenditures of Individual Debtor(s)** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006J_1207f.pdf) (Official Form)
 - **B 6: Declaration Concerning Debtor's Schedules** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Declaration_1207f.pdf) (Official Form)
 - **B 7: Statement of Financial Affairs** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_007_0410.pdf) (Official Form)
 - **B 203: Disclosure of Compensation of Attorney for Debtor(s)** (<http://www.uscourts.gov/uscourts/RulesAndPolicies/bkforms/official/b203.pdf>) (Procedural Form)
 - **Verification of Creditor Matrix** ([http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_1008\(vercredmatrix\).pdf](http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_1008(vercredmatrix).pdf)) and list of creditors (**Creditor Matrix Example** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/creditor-matrix-example/>))
 - **B 22A: Statement of Current Monthly Income and Means Test Calculation** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK%20Forms%201210/B_22A_1210.pdf) (Official Form)
* Required (if debtor is an individual)
 - **Declaration Re: Electronic Filing of Petition** ([http://www.nvb.uscourts.gov/downloads/forms/NV_5005.2\(DeclReEFiling12-09\).pdf](http://www.nvb.uscourts.gov/downloads/forms/NV_5005.2(DeclReEFiling12-09).pdf))
* Required (if E-Filed only)
 - **B 19: Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_019_1207f.pdf) (Official Form)
* Required (if Filed by Non-Attorney Bankruptcy Petition Preparer)
- **Documents due 7 days before the date first set for the §341 Meeting of Creditors (#)**
 - Federal Income Tax Return copy or Transcript
Request a copy of your tax return from the IRS (<http://www.irs.gov/individuals/article/0,,id=110571,00.html>)
Note: Provide to the trustee for the most recent tax year ending before filing.
 - **Documents due within 30 days or by the date first set for the §341 Meeting of Creditors, whichever is earlier (#)**
 - **B 8: Chapter 7 Individual Debtor's Statement of Intention** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Pending_2008/B_008_1208.pdf) (Official Form)
* Required (if debtor is an individual)
 - **Documents due before the discharge is granted (Must be filed within 45 days after the §341 Meeting of Creditors) (#)**
 - **B 23: Debtor's Certification of Completion of Instructional Course Concerning Financial Management**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK%20Forms%201210/B_23_1210.pdf) (Official Form)
* Required (if debtor is an individual)

B 8 (Official Form 8) (12/08)

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

TO: ALL DEBTOR (S)

FROM: BANKRUPTCY TRUSTEE and/or
UNITED STATES TRUSTEE

RE: BANKRUPTCY QUESTIONNAIRE and
DOCUMENT REQUEST

Documents due to your Trustee no later than TEN days prior
to your Meeting of Creditors.

The Meeting of Creditors date and time, as well as the
Trustee's name and address is located on the Notice of
Commencement of a Bankruptcy which was mailed to you
from the Bankruptcy Court shortly after filing your case.

Case No. _____

Debtor _____

Co-Debtor _____

Attorney: _____

BANKRUPTCY QUESTIONNAIRE & DOCUMENT REQUEST

**(To be completed by each debtor and provided to your trustee along with required documents
no later than ten (10) days prior to the Meeting of Creditors)**

PART I – INTRODUCTION AND INSTRUCTIONS

REQUIREMENTS OF THE BANKRUPTCY LAW: (Bankruptcy Abuse Prevention and Consumer Protection Act of 2005):

The Bankruptcy Law has placed numerous requirements on the Debtors, their attorney, and the Bankruptcy Trustee. To meet these requirements, you must complete and return this Bankruptcy Questionnaire to your Trustee no later than ten (10) days prior to the First Meeting of Creditors. You MUST also attend the Meeting of Creditors. Failure to complete and return this Questionnaire and/or attend the Meeting of Creditors may result in the dismissal of your case.

The name & address of the Trustee, as well as the date & time of your meeting, are on the document entitled: “Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines” that you received from the Court.

IF YOU HAVE ANY QUESTIONS: or require further information, you should consult with your attorney or other legal sources, the Trustee cannot provide legal advice.

YOU HAVE A DUTY TO COOPERATE WITH YOUR TRUSTEE:

As part of your Bankruptcy, the Trustee must examine and investigate your financial affairs and related information. Under the law, it is your duty to fully cooperate with and assist the Trustee in this investigation. These are standard questions and documents that each debtor must answer and provide to the Trustee. You may receive further requests for additional documents from the Trustee. The Trustee will conduct further investigation as needed. You are obligated to provide this additional information as well.

YOUR ANSWERS MUST BE TRUE, COMPLETE AND ACCURATE:

It is important that all your answers to the questions are true, complete and accurate. If you have made any mistakes in your bankruptcy documents, it is absolutely essential that you inform your trustee by filing amendments to the petition correcting those mistakes immediately. Failure to do so may result in severe consequences. It is a federal crime to intentionally give false or misleading information and testimony to the bankruptcy trustee.

UPON THE FILING OF BANKRUPTCY, ALL OF YOUR PROPERTY BECOMES PROPERTY OF THE BANKRUPTCY ESTATE:

The bankruptcy estate holds legal title to all of your assets, whether listed or not, real property or personal property, tangible or intangible, separate and community, from the date of filing forward until administered or abandoned. Many of these assets may or may not be exempt from case administration. This issue will be addressed through the trustee’s administration of your case. Please note that in certain cases “exempt” property may be sold to satisfy certain taxes and/or domestic support obligations.

Please also be advised that if you are entitled to a refund, (from any source including but not limited to the IRS, the state, etc), bonus stock options, litigation settlement, or are the recipient or have the right to be a recipient of an inheritance consisting of real or personal property, tangible or intangible assets, or should become entitled to any funds, rights, inheritances after the date of filing of your petition you must inform your trustee in writing of such entitlement. These assets may be property of the estate and therefore can only be legally administered by the estate. Failure to do so may be deemed **BANKRUPTCY FRAUD.**

If the trustee believes that there are non-exempt assets that can be sold for the benefit of your creditors, the trustee will file a report with the court designating the case as an “asset case”. An asset case will not be closed until all the assets are liquidated, final accounts filed and funds distributed. Until your case is closed, you may not be able to sell, refinance, or further encumber any of your property – even if you have claimed it as exempt and even if you have already received your discharge.

THE DISCHARGE.

If a debtor has satisfied all of their duties, and no objection to the discharge has been filed, the discharge will be issued by the Bankruptcy Court a few months after the Meeting of Creditors. (Please note the discharge deadline is on your Notice). **THE DISCHARGE WILL NOT BE ISSUED UNTIL THE CERTIFICATE OF COMPLETION OF THE FINANCIAL MANAGEMENT COURSE HAS BEEN FILED WITH THE COURT.** The Trustee may file a motion requesting an extension of time in which the Trustee and the U.S. Trustee may file an objection to the entry of discharge to allow you the additional time to complete your duties. In most cases the request will be for a 6 month extension with the provision that upon compliance by you, a declaration can be filed releasing the request and allowing the entry of your discharge.

PART II – STATEMENT OF BASIC FACTS

DEBTOR and/or CO - DEBTOR

My name is: _____

My physical address is: _____

My phone numbers are: _____

(hm) _____

(wk) _____

(cell) _____

email _____

Marital status is: _____

(Please specify, Single, Married, Divorced, Widowed)

No. of dependents claimed on last Tax Return: _____

Filing status on tax return _____

How many dependents live with you now? _____

The number of people living at your address: _____

My name is: _____

My physical address is: _____

My phone numbers are: _____

(hm) _____

(wk) _____

(cell) _____

email _____

Marital status is: _____

(Please specify, Single, Married, Divorced, Widowed)

No. of dependents claimed on last Tax Return: _____

Filing status on tax return _____

How many dependents live with you now? _____

The number of people living at your address: _____

PART III - STANDARD QUESTIONS

(This section must be answered by both the Debtor and the Co-Debtor, where applicable. If an answer to a question requires further explanation, attach a separate sheet of paper and supporting documentation)

		<u>Debtor</u>		<u>Co-Debtor</u>	
		Circle response			
1.	Did you personally review and then sign the Petition, Schedules and other Documents Filed with the court?	Yes	No		Yes No
2.	Is the information contained in your documents true, complete and accurate?	Yes	No		Yes No
3.	Have you listed everything you own in these schedules?	Yes	No		Yes No
4.	Have you lived in Nevada continuously for the last 3½ years? If not, please list all your addresses during the last 3½ years on a separate sheet of paper and attach to this Questionnaire.	Yes	No		Yes No
5.	Do you have any ownership interest (present, future, contingent or disputed) in any real property, personal property, corporation, partnership, business venture, stock options, investment plans, or life insurance policies that are not listed in your Schedules?	Yes	No		Yes No
6.	Have you ever filed bankruptcy before? If yes when? _____	Yes	No		Yes No
7.	Have you transferred, sold or given away any thing to anyone during the last 12 months?	Yes	No		Yes No
8.	Have you owned, sold or transferred any real estate during the last four (4) years?	Yes	No		Yes No
9.	Does anyone owe you any money for any reason?	Yes	No		Yes No
10.	Do you have any claim against anyone that is not listed in your Schedules?	Yes	No		Yes No
11.	Have you filed or do you have a reason to file any lawsuit against any one for any reason?	Yes	No		Yes No
12.	Are you a beneficiary of any will, trust or estate?	Yes	No		Yes No
13.	Are you entitled to any life insurance proceeds or an inheritance as a result of someone's death?	Yes	No		Yes No

- | | | | | | | |
|-----|--|-----|----|--|-----|----|
| 14. | Has there been a change in your financial situation since the filing of the bankruptcy? | Yes | No | | Yes | No |
| 15. | Did you make any payments totaling over \$600, to any unsecured creditor, during the last 90 DAYS PRIOR to filing Bankruptcy? | Yes | No | | Yes | No |
| 16. | Did you rearrange your financial affairs in any way in preparation for filing this bankruptcy? | Yes | No | | Yes | No |
| 17. | Have you transferred any credit card balances from one to another during the last six months? | Yes | No | | Yes | No |
| 18. | Is anyone holding or storing anything on your behalf? | Yes | No | | Yes | No |
| 19. | Do you have any safe-deposit boxes or a self-storage unit?
(If yes, please provide its location and list of its contents) | Yes | No | | Yes | No |
| 20. | Have you repaid any loans to any friends and/or relatives during the past 12 months? | Yes | No | | Yes | No |
| 21. | If you own your home, when did you purchase it? What was the Purchase Price? _____ | Yes | No | | Yes | No |
| 22. | Are you currently participating in any type of educational savings plans, sending your child to a private school and/or paying extra educational expenses? | Yes | No | | Yes | No |

PART IV – DOCUMENTS TO BE SUBMITTED WITH THIS QUESTIONNAIRE

THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE TRUSTEE ALONG WITH THIS QUESTIONNAIRE UNLESS PREVIOUSLY FILED WITH THE COURT WITH YOUR BANKRUPTCY PAPERS:

COPIES —MUST BE MAILED TO THE TRUSTEE 10 DAYS PRIOR TO THE MEETING OF CREDITORS.

*The Trustee will not make copies for you or return the documentation provided.
Do not sent documents by certified or registered mail- do not fax documents*

1. **Copy of the complete tax return (s)(incl. schedules) for the prior two (2) years ending immediately preceding the bankruptcy filing.** Must be provided to the trustee's office at least 10 days prior to the Meeting of Creditors.
 - a. For bankruptcies filed between January 1st and April 15th where preparation of the tax return is still pending on the date of the Meeting of Creditors, the return must be delivered to the trustee's office within 10 days after the return is prepared, but no later than April 15th. The copy must be delivered in person or by mail.
2. **Statements on all financial accounts:** (for the prior 4 months and thru the date the petition was filed)
 - a. checking accounts, savings accounts, money market accounts, IRA's, ROTH IRA's, Educational IRA's, pensions, brokerage accounts, mutual funds, life insurance, etc., that you own or that you co-sign on with anyone else. Copies of checks over \$600.00 or a check register may be provided. This also includes copies of Notes receivable, Accounts receivable & stock certificates,
3. **Evidence of current income:** (the most recent 3 months: pay stubs, dividends, income and expense). Documentation for any and all sources of income, (i.e. Soc. Sec. Dividends, annuities, etc)
4. **Picture I.D. establishing identity: MUST BE BROUGHT TO THE MEETING OF CREDITORS**
 - a. (i.e.- driver's license or a passport, work card, health card, or military I.D.)
5. **Social Security Verification: MUST BE BROUGHT TO THE MEETING OF CREDITORS**
 - a. in the form of a document establishing the Social Security Number such as a Social Security Card, W-2 or Military I.D.
6. **Copy of the Credit Counseling Certificate: MUST BE BROUGHT TO THE MEETING OF CREDITORS**
 - a. Required prior to filing the bankruptcy.
7. **Copy of the Financial Management Certificate.**
 - a. Required to obtain the discharge. Mail to the Trustee when completed.
8. **Copy of the property settlement agreement from any divorce obtained within 4 years of filing for bankruptcy.**
9. **If you are filing bankruptcy without your spouse, on a separate sheet, list the date married, assets which are held in the spouse's name or both names which are not already listed on the Schedules.**
10. **If Renting, copy of rental agreement with the landlord.**

11. **OBLIGATION FOR CHILD SUPPORT/ALIMONY** If you have any obligation for **Child Support/Alimony payments** please provide: **PLEASE MARK N/A if Not Applicable** and initial.

(a) the name, the last-known address and telephone number of the adult receiving or supposed to be receiving such payments, and

(b) documentation to support these obligation such as Marital Settlement Agreement, Separation or Divorce Agreement or a Court Order. If you are unable to provide this information or the documents please attach a written explanation. If you have such an obligation to more than one party, please attach a separate sheet of paper showing the following information for additional parties.

Ø	NAME:	Ø	NAME:
Ø	TELEPHONE NO. _____	Ø	TELEPHONE NO. _____
Ø	ADDRESS:	Ø	ADDRESS:
Ø	City, State Zip:	Ø	CITY, STATE ZIP:

12. **Self Employment Income:** If you have an interest in or own a closely held corporation or business interest, please contact your Trustee immediately to discuss the matter. As the owner, employer, stockholder, partner, etc. who derives compensation /income, OR is entitled to derive compensation, in any form from the business interest, please provide the following.

- (a) Nature and type of the business interest.
- (b) Your interest in the business (i.e. owner, stockholder, partner, investor)
- (c) Location of the business.
- (d) Equipment and inventory evaluation listings
- (e) Copies of bank accounts for 3 months prior to the filing.
- (f) If not reported on 1040 Schedule C, a copy of the corporate tax return as for the preceding and current year.
- (g) Profit and Loss statement indicating your income and/or loss for the filing year duly certified by you or an officer representing the business. A copy of the Regulation P or Privacy Statement, if one has been prepared.
- (h) If you have employees a copy of the Benefit PLAN DOCUMENTS, if any,.

Given the nature of the business and your participation in the business additional documentation may be requested.

List of **ALL** documents BEING SUBMITTED WITH this questionnaire to the Trustee: (used separate sheet if needed)

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____

PART V – DECLARATION UNDER PENALTY OF PERJURY

I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE PERSONALLY READ THIS QUESTIONNAIRE AND TRUTHFULLY ANSWERED ALL THE QUESTIONS. I FURTHER DECLARE THAT THE INFORMATION AND DOCUMENTS PROVIDED WITH THIS QUESTIONNAIRE ARE ALSO TRUE, COMPLETE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE _____ DEBTOR _____

DATE _____ CO-DEBTOR _____

PROCEDIMIENTOS

CAPITULO 13

1. Requerimientos por Archivar Capítulo 13
2. Plan de Capítulo 13
3. Cuestionario del Fideicomisario Capítulo 13

United States Bankruptcy Court, District of Nevada

Chapter 13 Filing Requirements

An individual with a regular income who is overcome by debts, but believes such debt can be repaid within a reasonable period of time, may file under Chapter 13 of the Bankruptcy Code. Chapter 13 permits the debtor to file a plan in which the debtor agrees to pay a certain percentage of future income to the Bankruptcy Court for payment to creditors. If the Court approves the plan, the debtor will be under the Court's protection while repaying such debts.

Credit Counseling

CREDIT COUNSELING MUST BE OBTAINED PRIOR TO FILING BANKRUPTCY. EXHIBIT D TO OFFICIAL FORM B 1 MUST BE FILED WITH THE BANKRUPTCY PETITION BY EACH INDIVIDUAL DEBTOR.

In order to be excepted from filing the certificate of credit counseling, a debtor must either:

1. Submit a different certificate describing exigent circumstances that merit waiver of the requirement and also states the debtor requested credit counseling but was unable to obtain credit counseling during the 7-day period before filing; **OR**
2. Request, in writing, and provide notice that the debtor is unable to obtain credit counseling because of incapacity, disability or active military duty in a military combat zone.

Requirements

COPY REQUIREMENT: ORIGINAL PLUS ONE (1) COPY

The copy requirement numbers above include the copy to be returned to the filing party. See Local Rules **1002 (a) (1)** (<http://www.nvb.uscourts.gov/rules-forms/rules/local-rules/1002>) and **7010 (c) (1)** (<http://www.nvb.uscourts.gov/rules-forms/rules/local-rules/7010>)

The IRS has access to documents through the internet, so a copy is not required to be forwarded.

■ Documents Required at Time of Filing (Minimum Filing Requirements) (#)

- Voluntary Petition and Schedules to be submitted in the following order (Original + 1 copy):
 - **B 1: Voluntary Petition** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_001.pdf) (Official Form)
 - * Signatures of debtor(s) and attorney are required at the time of filing
 - **Exhibit D: Individual Debtor's Statement of Compliance with Credit Counseling Requirement** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/Bk%20Forms%20Dir%201209/B_001D_1209f.pdf) (Official Form B 1 – Exhibit D)
 - * Exhibit D - Required at filing with Voluntary Petition
 - * Certificate of Credit Counseling - must be filed with the Voluntary Petition or within 14 days. If applicable, a 109(h)(3) certification and motion or a 109(h)(4) request must be filed WITH the petition. (*If debtor is an individual*)
 - **B 21: Statement of Social Security Number** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_021_1207f.pdf) (Official Form)
 - * Required at time of filing (*If debtor is an individual*)
 - **B 280: Disclosure of Compensation of Bankruptcy Petition Preparer** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/Revised_Rules_and_Forms/b280_1207.pdf) (Procedural Form)
 - **B 19: Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_019_1207f.pdf) (Official Form)
 - * Required only if Filed by Non-Attorney Bankruptcy Petition Preparer
 - **Creditor Matrix File** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/>)
 - * **E- Filers:** Upload the Creditor Matrix File in text format (ex: smith.txt)
 - * **Pro Se:** You may file the Creditor Matrix File in paper format
 - **\$281 Filing Fee**
 - * **E-Filers:** Payment must be made electronically with a credit or debit card
 - * **Pro Se:** Payment must be made by Money Order, Cashier's Check or Cash
 - Exact change is required
 - No Personal checks from debtors are accepted
 - **B 3A: Application and Order to Pay Filing Fee in Installments** ([http://www.nvb.uscourts.gov/downloads/forms/NV_1006_1\(B3Ainstallapp_form\).pdf](http://www.nvb.uscourts.gov/downloads/forms/NV_1006_1(B3Ainstallapp_form).pdf))
 - * Required only if paying in installments (*Debtor must be an individual*)
- Note:** The Application must be signed by **both** debtors if it is a joint petition. Title 28 Sec. 1930(a).

■ Documents Required with the Voluntary Petition or within 14 Days of Filing (#)

- **B 201A: Notice to Individual Consumer Debtor Under §342(b) of the Bankruptcy Code** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1111/B_201A.pdf) (Procedural Form)
- **B6: Summary of Schedules** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Cover_1207.pdf) (Official Form)
 - * If debtor is an individual, complete the included **Statistical Summary of Certain Liabilities** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Summary_1207f.pdf)
- **B 6A: Schedule A - Real Property** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006A_1207f.pdf) (Official Form)

- **B 6B: Schedule B - Personal Property** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006B_1207f.pdf) (Official Form)
 - **B 6C: Schedule C - Property Claimed as Exempt** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_006C_0410.pdf) (Official Form)
 - **B 6D: Schedule D - Creditors Holding Secured Claims** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006D_1207f.pdf) (Official Form)
 - **B 6E: Schedule E - Creditors Holding Unsecured Priority Claims**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_006E_0410.pdf) (Official Form)
 - **B 6F: Schedule F - Creditors Holding Unsecured Nonpriority Claims** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006F_1207f.pdf) (Official Form)
 - **B 6G: Schedule G - Executory Contracts and Unexpired Leases** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006G_1207f.pdf) (Official Form)
 - **B 6H: Schedule H - Codebtors** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006H_1207f.pdf) (Official Form)
 - **B 6I: Schedule I - Current Income of Individual Debtor(s)** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006I_1207f.pdf) (Official Form)
 - **B 6J: Schedule J - Current Expenditures of Individual Debtor(s)** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006J_1207f.pdf) (Official Form)
 - **B 6: Declaration Concerning Debtor's Schedules** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_006_Declaration_1207f.pdf) (Official Form)
 - **B 7: Statement of Financial Affairs** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Official_2010/B_007_0410.pdf) (Official Form)
 - **B 203: Disclosure of Compensation of Attorney for Debtor(s)** (<http://www.uscourts.gov/uscourts/RulesAndPolicies/bkforms/official/b203.pdf>) (Procedural Form)
 - **Verification of Creditor Matrix** ([http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_1008\(vercredmatrix\).pdf](http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_1008(vercredmatrix).pdf)) and list of creditors (**Creditor Matrix Example** (<http://www.nvb.uscourts.gov/electronic-case-filing/resources-documentation/procedures/creditor-matrix/creditor-matrix-example/>))
 - **B 22A: Statement of Current Monthly Income and Means Test Calculation** (http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK%20Forms%201210/B_22A_1210.pdf) (Official Form)
* Required (if debtor is an individual)
 - **Declaration Re: Electronic Filing of Petition** ([http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_5005.2\(DeclReEFiling12-09\).pdf](http://www.nvb.uscourts.gov/LocalRules_Forms/Forms/NV_5005.2(DeclReEFiling12-09).pdf))
* Required (if E-Filed only)
 - Chapter 13 Plan (available from the Chapter 13 Trustee links below)
 - **Kathleen Leavitt** (<http://www.las13.com/>) (Las Vegas)
 - **Rick Yarnall** (<http://www.lasvegas13.com/>) (Las Vegas)
 - **William Van Meter** (<http://www.reno13.com/forms/>) (Reno)
 - **B 19: Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_1207/B_019_1207f.pdf) (Official Form)
* Required (if Filed by Non-Attorney Bankruptcy Petition Preparer)
- **Documents Due 7 Days Before the Date First Set for the §341 Meeting of Creditors (#)**
- Federal Income Tax Return copy or Transcript
Request a copy of your tax return from the IRS (<http://www.irs.gov/individuals/article0,,id=110571,00.html>)
Note: Provide to the trustee for the most recent tax year ending before filing.
- **Documents Due No Later than the Last Payment Made by the Debtor as Required by the Plan or the Filing of a Motion for Entry of a Discharge under 11.S.C § 1328(b) (#)**
- **B 23: Debtor's Certification of Completion of Instructional Course Concerning Financial Management**
(http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK%20Forms%201210/B_23_1210.pdf) (Official Form)
* Required (if debtor is an individual)

Debtor Attorney _____
 Nevada Bar no. _____
 Attorney Firm Name _____
 Address _____
 City, State Zip Code _____
 Phone # _____
 Pro Se Debtor _____

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

In re: _____)	BK - S - _____
Debtor: _____)	Judge: _____ Trustee: _____
Last four digits of Soc. Sec. No: _____)	CHAPTER 13 PLAN # _____
_____)	Plan Modification <input checked="" type="radio"/> N/A <input type="radio"/> Before Confirmation <input type="radio"/> After Confirmation
Joint Debtor: _____)	Pre-Confirmation Meeting:
Last four digits of Soc. Sec. No: _____)	Date: <u>mm/dd/yy</u> Time: <u>8:30 AM</u>
_____)	Confirmation Hearing
_____)	Date: <u>mm/dd/yy</u> Time: <u>1:30 PM</u>

**CHAPTER 13 PLAN WITH DETERMINATION
 OF INTEREST RATES AND PLAN SUMMARY**

MOTION(S) TO VALUE COLLATERAL MOTION(S) TO AVOID LIENS
 [Check if motion(s) will be filed]

YOU ARE HEREBY NOTIFIED THAT THIS PLAN AND THESE MOTIONS, IF APPLICABLE, WILL BE CONSIDERED FOR APPROVAL AT THE CONFIRMATION HEARING DATE SET FORTH ABOVE. THE FILING AND SERVING OF WRITTEN OBJECTIONS TO THE PLAN AND MOTIONS SHALL BE MADE IN ACCORDANCE WITH BR 3015(f) & 9014 AND LR 9014(e).

DEBTOR PROPOSES THE FOLLOWING CHAPTER 13 PLAN WITH DETERMINATION OF INTEREST RATES WHICH SHALL BE EFFECTIVE FROM THE DATE IT IS CONFIRMED.

Section I. Commitment Period and Calculation of Disposable Income, Plan Payments, and Eligibility to Receive Discharge

1.01 Means Test - Debtor has completed Form B22C – Statement of Current Monthly income and Calculation of Commitment Period and Disposable Income.

1.02 Commitment Period - The applicable commitment period is 3 Years or 5 Years. Monthly payments must continue for the entire commitment period unless all allowed unsecured claims are paid in full in a shorter period of time, pursuant to §1325(b)(4)(B). If the applicable commitment period is 3 years, Debtor may make monthly payments beyond the commitment period as necessary to complete this plan, but in no event shall monthly payments continue for more than 60 months.

1.03 Commitment Period and Disposable Income

The Debtor is under median income. The Debtor is over median income.
 The debtor has calculated that the monthly disposable income of _____ multiplied by the Applicable Commitment Period of 60 months equals \$0.00 which shall be paid first to debtor's attorney fees with the balance to be paid to general non-priority unsecured creditors.

1.04 Liquidation Value Pursuant to §1325(a)(4)

Liquidation value is calculated as the value of all excess non-exempt property after the deduction of valid liens and encumbrances and before the deduction of trustee fees and priority claims. The liquidation value of this estate is: \$ _____ - _____. The liquidation value is derived from the following non-exempt assets (describe assets): _____

1.05 Projected Disposable Income - The Debtor(s) does propose to pay all projected disposable income for the applicable commitment period pursuant to §1325(b)(1)(B).

1.06 The Debtor(s) shall pay the greater of disposable income as stated in 1.03 or liquidation value as stated in 1.04.

1.07 Future Earnings - The future earnings of Debtor shall be submitted to the supervision and control of Trustee as is necessary for the execution of the plan.

1.08 MONTHLY PAYMENTS:

- a. Debtor shall pay to the Trustee the sum of \$0.00 for 0 (# of months) commencing mm/dd/yy . Totalling \$0.00
- b. Monthly payments shall increase or decrease as set forth below:

The sum of	<u>\$0.00</u>	for	<u>0</u>	(# of months) commencing	<u>mm/dd/yy</u>	. Totalling	<u>\$0.00</u>
The sum of	<u>\$0.00</u>	for	<u>0</u>	(# of months) commencing	<u>mm/dd/yy</u>	. Totalling	<u>\$0.00</u>
The sum of	<u>\$0.00</u>	for	<u>0</u>	(# of months) commencing	<u>mm/dd/yy</u>	. Totalling	<u>\$0.00</u>

1.09 OTHER PAYMENTS - In addition to the submission of future earnings, Debtor will make non-monthly payment(s) derived from property of the bankruptcy estate or property of Debtor, or from other sources, as follows:

Amount of payment	Date	Source of payment
\$ -	mm/yy	

1.10 TOTAL OF ALL PLAN PAYMENTS INCLUDING TRUSTEE FEES = \$0.00

1.11 Trustees fees have been calculated at 10% of all plan payments which totals = \$0.00 This amount is included in 1.10 above.

1.12 Tax Refunds - Debtor shall turn over to the Trustee and pay into the plan annual tax refunds for the tax years:
2006 2007 2008 2009 2010

1.13 ELECTION TO PAY 100% OF ALL FILED AND ALLOWED GENERAL NON-PRIORITY UNSECURED CLAIMS

- a. 100% of all filed and allowed non-priority unsecured claims shall be paid by Trustee pursuant to this Plan.
- b. General unsecured creditors will be paid interest at the rate of 0% . [Check this box and insert the present value rate of interest - if debtors estate is solvent under §1325(a)(4).]

1.14 Statement of Eligibility to Receive Discharge

- a. Debtor, _____ is eligible to receive a Chapter 13 discharge pursuant to §1328 upon completion of all plan obligations.
- b. Joint Debtor _____ is eligible to receive a Chapter 13 discharge pursuant to §1328 upon completion of all plan obligations.

Section II. Claims and Expenses

A. Proofs of Claim

2.01 A Proof of Claim must be timely filed by or on behalf of a priority or general non-priority unsecured creditor before a claim will be paid pursuant to this plan.

2.02 A CLASS 2A Secured Real Estate Mortgage Creditor shall be paid all post-petition payments as they become due whether or not a Proof of Claim is filed. The CLASS 2B secured real estate mortgage creditor shall not receive any payments on pre-petition claims unless a Proof of Claim has been filed.

2.03 A secured creditor may file a Proof of Claim at any time. A CLASS 3 or CLASS 4 secured creditor must file a Proof of Claim before the claim will be paid pursuant to this Plan.

2.04 Notwithstanding Section 2.01 and 2.03, monthly contract installments falling due after the filing of the petition shall be paid to each holder of a CLASS 1 and CLASS 6 secured claim whether or not a proof of claim is filed or the plan is confirmed.

2.05 Pursuant to §507(a)(1), payments on domestic support obligations (DSO) and payments on loans from retirement or thrift savings plans described in §362(b)(19) falling due after the filing of the petition shall be paid by Debtor directly to the person or entity entitled to receive such payments whether or not a proof of claim is filed or the plan is confirmed, unless agreed otherwise.

2.06 A Proof of Claim, not this plan or the schedules, shall determine the amount and the classification of a claim. Pursuant to §502(a) such claim or interest is deemed allowed unless objected to and the Court determines otherwise.

a. Claims provided for by the plan - If a claim is provided for by this plan and a Proof of Claim is filed, payments shall be based upon the claim unless the Court enters a separate Order otherwise determining (i) value of the creditors collateral; (ii) rate of interest; (iii) avoidance of a lien; (iv) amount of claim or (v) classification of a claim. If interest is required to be paid on a claim, the interest rate shall be paid in accordance with the Order Confirming Chapter 13 Plan or such other Order of the Court which establishes the rate of interest.

b. Claims not provided for by the plan - If a claim is not provided for by this plan and a Proof of Claim is filed, no payment will be made to the claimant by the Trustee or the Debtor until such time as the Debtor modifies the plan to provide for payment of the claim. Such claim or interest is deemed allowed unless objected to and the Court determines otherwise. If no action is taken by the Debtor, the Trustee may file a Motion to Dismiss the case or a Trustee's Modified Plan.

B. Fees and Administrative Expenses

2.07 Trustee's fees - Trustee fees shall be calculated at 10% of payments made under the Plan, whether made before or after confirmation, but excluding

payments made directly by Debtor, as provided for by the plan, to CLASS 1, CLASS 2, or CLASS 6 creditors or pursuant to an executory contract or unexpired lease.

2.08 Compensation of Former Chapter 7 Trustee - Payment of compensation of the type described in §1326(b)(3) shall be limited to the greater of \$25, or 5% of the amount payable to non-priority unsecured creditors divided by the length of the plan, each month for the duration of the plan.

Trustee's Name	Compensation

2.09 Administrative expenses other than Trustee's fees and Debtor's attorney's fees - Except to the extent the claimant agrees to accept less, and unless §1326(b)(3)(B) is applicable, approved administrative expenses other than Trustee's fees and Debtor's attorney's fees shall be paid in full.

Creditor's Name	Services Provided	Amount Owed
		\$ -
		\$ -
		\$ -
		\$ -
		\$ -

2.10 Administrative Expenses - DEBTOR'S ATTORNEY'S FEES - The Debtor's attorney's fees, costs, and filing fees in this case through Confirmation of the plan shall be \$ -. The sum of \$ - has been paid to the attorney prior to the filing of the petition. The balance of \$ - shall be paid through the plan. If fees and costs stated above are in excess of 16 Hours X \$ - (Insert Attorney's Billable Hourly Rate) + \$ - (Filing Fee) + \$ - (Costs) = \$ - (TOTAL), such fees and costs must be approved by the Court. However, all fees are subject to review and approval by the Court. The attorney's fees paid through the plan shall be paid (check one)

In accordance with Section 4.02 or a monthly payment of \$ - commencing mm/yy. It is contemplated that the Debtor(s) will continue to utilize the services of their attorney through the completion of the plan or until the attorney is relieved by Order of the Court. Debtor may incur additional attorney's fees post-confirmation estimated in the amount of \$ -. Such additional estimated attorney's fees are included in this plan for payment by the Trustee and do not render the plan infeasible. Any additional attorney's fees and costs after confirmation must be paid through the plan after approval of the Court. [Trustee Pays]

C. Secured Claims

2.11 CLASS 1 - Secured claims for real estate loans and/or real property taxes that were current when the petition was filed - At the time of the filing of the petition, Debtor was current on all CLASS 1 claims. Debtor shall pay the ongoing contract installment payment on each CLASS 1 claim for real estate loans and/or real property taxes due after the filing of the petition as listed below. [Debtor Pays]

Creditor's Name / Collateral Description	Installment Payment	Interest Rate	Maturity Date
	\$ -	0.00%	mm/yyyy
	\$ -	0.00%	mm/yyyy
	\$ -	0.00%	mm/yyyy
	\$ -	0.00%	mm/yyyy
	\$ -	0.00%	mm/yyyy

2.12 CLASS 2 - Secured claims for real estate loans and/or real property taxes, HOA fees, and Public Utilities that were delinquent when the petition was filed - The monthly contract installment payment on each CLASS 2A claim for real estate loans due after filing of the petition shall be paid as designated below. The Debtor shall pay directly all post-petition real estate taxes not otherwise paid by the real estate loan creditor. Trustee shall pay all CLASS 2C pre-petition arrearage claim for real estate taxes prior to CLASS 2B payment on pre-petition arrearage claims on real estate loans. CLASS 2 claims are not modified by this plan and the creditor shall retain its existing lien until paid in full.

2.12.1 CLASS 2A - Secured Real Estate Mortgage - Post Petition monthly contract installment payments

Post-Petition monthly contract installment payments shall be paid by the Trustee or Debtor as designated below. If the Trustee is designated than: (a) the Trustee shall make monthly post-petition contract installment payments on claims as they come due. (b) The first monthly contract installment payment due after the filing of the petition shall be treated and paid in the same manner as a pre-petition arrearage claim unless agreed otherwise. (c) If Debtor makes a partial plan payment that is insufficient to pay all monthly contract installment payments due, these installments will be paid in the order listed below. (d) Trustee will not make a partial payment on a monthly contract installment payment. (e) If Debtor makes a partial plan payment, or if it is not paid on time and Trustee is unable to pay timely a monthly contract installment payment due on a CLASS 2A claim. The Debtor's cure of this default must be accompanied by any applicable late charge. (f) Upon receipt, Debtor shall mail or deliver to Trustee all notices from CLASS 2A creditors including, without limitation, statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit the sending of such notices. Prior to mailing or delivering any such notice to the Trustee, Debtor shall affix the Chapter 13 case number to it. If any such notice informs Debtor that the amount of the monthly contract installment payment has increased or decreased, Debtor shall increase or decrease, as necessary, the plan payment to the Trustee without modification of this plan.

Creditor's Name / Collateral Description	Installment Payment	Interest Rate	Maturity Date	Post-petition Payments Paid By:	If Trustee, # of Months through Plan
	\$ -	0.00%	mm/yyyy	Trustee	60

	\$ -	0.00%	mm/yyyy	Trustee	60
	\$ -	0.00%	mm/yyyy	Trustee	60
	\$ -	0.00%	mm/yyyy	Trustee	60
	\$ -	0.00%	mm/yyyy	Trustee	60

2.12.2 CLASS 2B - Secured Real Estate Mortgage - Pre-Petition Claim. [Trustee Pays]

Creditor's Name / Collateral Description	Interest Rate If Applicable	Pre-petition Arrearage	Grand Total
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -

2.12.3 CLASS 2C - Pre-petition claim on real property taxes, homeowners association, and public utilities. [Trustee Pays]

Creditor's Name / Collateral Description	Interest Rate If Applicable	Pre-petition Arrearage	Grand Total
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -
	0.00%	\$ -	\$ -

2.13 CLASS 3 - Secured claims that are modified by this plan or that have matured or will mature before the plan is completed - Each CLASS 3 claim will be paid in full by the Trustee. The creditor shall retain its existing lien and receive payments in equal monthly amounts as specified below. The monthly payments may increase or decrease after a specified number of months as stated below. This section shall be used to specify **Adequate Protection Payments**. A CLASS 3 claim shall be the amount due under any contract between Debtor and the claimant or under applicable non-bankruptcy law, or, if §506(a) is applicable, the value of the collateral securing the claim, whichever is less. Section 506(a) is not applicable if the claim is secured by a purchase money security interest and (a) was incurred within 910 days of the filing of the petition and is secured by a motor vehicle acquired for the personal use of Debtor, or (b) the claim was incurred within 1 year of the filing of the petition and is secured by any other thing of value. . [Trustee Pays]

2.13.1 CLASS 3A - Secured Claims Paid Based on a Proposed §506(a) Collateral Valuation or by Agreement. [Trustee Pays]

Creditors Name /Collateral Description	Claim Amount	Fair Market Value	Interest Rate	Number of Monthly Payments	Total Interest to be paid	Monthly Payments	Start Date	Grand Total Paid by Plan
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
				0	\$ -	\$ -	mm/yyyy	
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
				0	\$ -	\$ -	mm/yyyy	
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
				0	\$ -	\$ -	mm/yyyy	
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
				0	\$ -	\$ -	mm/yyyy	
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
				0	\$ -	\$ -	mm/yyyy	

2.13.2 CLASS 3B - Secured Claims Modified and Paid in Full (§506 does not apply)

§1325(a) - Modification of 910 Day Motor Vehicle Claim / 1 Year Personal Property Claim / Secured Tax Liens / Other [Trustee Pays]

Creditors Name /Collateral Description	Claim Amount	Interest Rate	Number of Monthly Payments	Total Interest to be paid	Monthly Payments	Start Date	Grand Total Paid by Plan
	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
			0	\$ -	\$ -	mm/yyyy	
	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
			0	\$ -	\$ -	mm/yyyy	
	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
			0	\$ -	\$ -	mm/yyyy	
	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
			0	\$ -	\$ -	mm/yyyy	

			0	\$ -	\$ -	mm/yyyy	
	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
			0	\$ -	\$ -	mm/yyyy	

2.13.3 CLASS 3C - Debtor(s) offer to modify a 910- Day PMSI motor vehicle or personal property purchase within 1 year period or any other thing of value - Unless Creditor affirmatively accepts the offer by the time of the Confirmation Hearing, Debtor shall surrender the collateral within 10 days after the confirmation hearing in full satisfaction of the debt. [Trustee Pays]

Creditors Name / Collateral Description	Claim Amount	Debtor's Offer To Pay on Claim	Debtor's Offer Interest Rate	Number of Monthly Payments	Total Interest to be paid	Proposed Monthly Payment	Start Date	Grand Total Paid by Plan
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	0	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	0	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	0	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	60	\$ -	\$ -	mm/yyyy	\$ -
	\$ -	\$ -	0.00%	0	\$ -	\$ -	mm/yyyy	\$ -

2.14 CLASS 4 - Secured claims for personal property that were delinquent when the petition was filed including 910-Day PMSI motor vehicle or any other thing of value if debt was incurred within 1 year of filing. CLASS 4 claims are not modified by this plan and may mature before or after the last payment under the plan. Debtor or a third party shall pay the monthly contract installments on CLASS 4 claims as they come due whether or not the plan is confirmed and such payment shall constitute adequate protection as required by §1326(a)(1)(C). Trustee shall pay each CLASS 4 pre-petition claim for arrears. Creditor shall retain its existing lien. [Trustee Pays Delinquency/Debtor Pays Post-Petition]

Creditors Name/ Collateral Description	Claim Amount	Monthly Contract Payment	Months Remaining in Contract	Pre-petition arrears	Interest Rate	Total Interest	Grand Total
	\$ -	\$ -	0	\$ -	0%	\$ -	\$ -
	\$ -	\$ -	0	\$ -	0%	\$ -	\$ -
	\$ -	\$ -	0	\$ -	0%	\$ -	\$ -
	\$ -	\$ -	0	\$ -	0%	\$ -	\$ -
	\$ -	\$ -	0	\$ -	0%	\$ -	\$ -

2.15 CLASS 5 - Secured claims satisfied by the surrender of collateral - As to personal property secured claims, Debtor shall surrender the collateral to the creditor not later than 10 days after confirmation of this plan. As to real property secured claims, the entry of the confirmation order shall constitute an order modifying the automatic stay to allow the holder of a CLASS 5 secured claim to exercise its remedies under applicable non-bankruptcy law.

Creditor's Name/ Collateral Description	Surrender in Full Satisfaction of Debt	If No, Estimated Deficiency
	Yes <input type="button" value="v"/>	\$ -
	Yes <input type="button" value="v"/>	\$ -
	Yes <input type="button" value="v"/>	\$ -
	Yes <input type="button" value="v"/>	\$ -
	Yes <input type="button" value="v"/>	\$ -

2.16 CLASS 6 - Secured claims paid directly by Debtor or third party (other than ongoing real estate mortgage payments) - CLASS 6 claims mature before or after the completion of this plan, are not in default, and are not modified by this plan which may include 910-Day motor vehicle claims and claims incurred within 1 year of filing the petition and secured by any other thing of value. These claims shall be paid by Debtor or a third person whether or not the plan is confirmed. [Debtor Pays]

Creditor's Name / Collateral Description	Monthly Contract Installment	Maturity Date
	\$ -	mm/yyyy
	\$ -	mm/yyyy
	\$ -	mm/yyyy

	\$ -	mm/yyyy
	\$ -	mm/yyyy

D. Unsecured Claims

2.17 CLASS 7 - Priority unsecured claims pursuant to §507.

2.17.1 CLASS 7A - Priority unsecured claims being paid in full pursuant to §507. [Trustee Pays]

Creditor's Name	Describe Priority	Claim Amount	Interest Rate If Applicable	Total Interest To Be Paid	Grand Total
		\$ -	0.00%	\$ -	\$ -
		\$ -	0.00%	\$ -	\$ -
		\$ -	0.00%	\$ -	\$ -
		\$ -	0.00%	\$ -	\$ -
		\$ -	0.00%	\$ -	\$ -

2.17.2 CLASS 7B - Priority unsecured claims pursuant to §507 and §1322(a)(2) and the holder of the claim agrees to a different treatment of the claim. [Trustee Pays]

Creditor's Name	Describe Priority	Original Claim Amount	Agreed Claim Amount	Interest Rate If Applicable	Total Interest To Be Paid	Grand Total
		\$ -	\$ -	0.00%	\$ -	\$ -
		\$ -	\$ -	0.00%	\$ -	\$ -
		\$ -	\$ -	0.00%	\$ -	\$ -
		\$ -	\$ -	0.00%	\$ -	\$ -
		\$ -	\$ -	0.00%	\$ -	\$ -

2.17.3 CLASS 7C - Priority unsecured claims pursuant to §507(a)(1)(B) and §1322(a)(4). This class includes allowed unsecured Domestic Support Obligations appropriately assigned to a government unit whereby less than the full amount will be paid and the plan provides for all of Debtor's Projected Disposable Income for a 5 year period. [Trustee Pays]

Creditor's Name	Claim Amount	Amount Paid Through Plan
	\$ -	\$ -
	\$ -	\$ -
	\$ -	\$ -
	\$ -	\$ -
	\$ -	\$ -

2.18 CLASS 8 - §1305 Post-Petition Claims - This class includes but is not limited to taxes that become payable to a governmental unit while the case is pending and/or consumer debt including delinquent Post-Petition Mortgage Payments. [Trustee Pays]

Creditor's Name / Collateral Description (if applicable)	Claim Amount	Interest Rate	Interest To Be Paid	Penalties	Grand Total
	\$ -	0.00%	\$ -	\$ -	\$ -
	\$ -	0.00%	\$ -	\$ -	\$ -
	\$ -	0.00%	\$ -	\$ -	\$ -
	\$ -	0.00%	\$ -	\$ -	\$ -
	\$ -	0.00%	\$ -	\$ -	\$ -

2.19 CLASS 9 - Special class unsecured claims - This class includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even if all other unsecured claims may not be paid in full. This class may include §1328(a) Non-dischargeable Claims with payment of interest pursuant to §1322(b)(10) provided disposable income is available after making provision for full payment of all allowed claims. [Trustee Pays]

Creditor's Name / Description of Debt	Claim Amount	Interest Rate	Number of Months	Monthly Payment	Start Date	Total Interest to be Paid	Grand Total
	\$ -	0.00%	0	\$ -	mm/yyyy	\$ -	\$ -
	\$ -	0.00%	0	\$ -	mm/yyyy	\$ -	\$ -
	\$ -	0.00%	0	\$ -	mm/yyyy	\$ -	\$ -
	\$ -	0.00%	0	\$ -	mm/yyyy	\$ -	\$ -
	\$ -	0.00%	0	\$ -	mm/yyyy	\$ -	\$ -

2.20 CLASS 10 - General non-priority unsecured claims - After payment to CLASS 9 Creditors, the Trustee will pay to the creditors with allowed general non-priority unsecured claims a pro rata share of approximately \$0.00 less debtor attorney fees. (Est. to be \$0.00) In the event that Liquidation Value as stated in 1.04 is greater than Disposable Income as stated in 1.03, the approximate dollar amount to be paid to non-priority unsecured claims shall be greater than stated herein. [Trustee Pays]

Section III. Executory Contracts and Unexpired Leases

3.01 Debtor assumes or rejects the executory contracts and unexpired leases listed below. Debtor shall pay directly all required contractual post-petition payments on any executory contracts or unexpired lease that has been accepted. Any executory contract or unexpired lease not listed in the table below is rejected. Entry of the Confirmation Order modifies the automatic stay to allow the non-debtor party to a rejected unexpired lease to obtain possession of leased property pursuant to §365(p)(3).

Lessor - Collateral Description	Accept / Reject	Monthly Contract Payment	Pre-petition Arrears	Pre-petition Arrears Paid By	Interest Rate	Start Date	Total Interest Paid By Plan	Grand Total
	Accept	\$ -	\$ -	Trustee	0.00%	mm/yyyy	\$ -	\$ -
	Accept	\$ -	\$ -	Trustee	0.00%	mm/yyyy	\$ -	\$ -
	Accept	\$ -	\$ -	Trustee	0.00%	mm/yyyy	\$ -	\$ -
	Accept	\$ -	\$ -	Trustee	0.00%	mm/yyyy	\$ -	\$ -
	Accept	\$ -	\$ -	Trustee	0.00%	mm/yyyy	\$ -	\$ -

Section IV. Payment of Claims and Order of Payment

4.01 After confirmation of this plan, funds available for distribution will be paid monthly by Trustee to holders of allowed claims and approved expenses.

4.02 Distribution of plan payment. (select one)

a. **Regular Distribution of Plan Payments** - Trustee shall pay as funds are available in the following order unless stated otherwise: Trustee's fees, monthly contract installments to CLASS 2A; adequate protection payments until confirmation ; administrative expenses; CLASS 3, CLASS 2C, and CLASS 4 secured claims as provided for in the plan; CLASS 7 priority claims until paid in full; CLASS 8 §1305 post-petition claims; CLASS 2B arrearage claims; CLASS 9 special class unsecured claims; CLASS 10 general non-priority unsecured claims.

OR

b. **Alternative Distribution of plan payments** - If the Regular Distribution of Plan Payments is not selected then this alternative distribution of plan payments shall be specifically set forth below in Section VI Additional Provisions and shall designate the order of payment as funds are available.

4.03 **Priority of payment among administrative expenses** - The portion of the monthly plan payment allocated in Section 4.02 for administrative expenses described in Sections 2.08, 2.09, and 2.10 shall be distributed first on account of the monthly dividend due to a former chapter 7 trustee pursuant to Section 2.08, then to holders of administrative expenses described in Sections 2.09 and 2.10 on a pro rata basis

Section V. Miscellaneous Provisions

5.01 **Adequate protection payments** - Prior to confirmation, Trustee shall pay on account of each allowed CLASS 3 claim secured by a purchase money security interest in personal property an adequate protection payment as required by §1326(a)(1)(C) commencing the month after the petition is filed provided that a Proof of Claim has been filed and payment has been provided for in this plan. Adequate protection payments shall be disbursed by Trustee in connection with the customary disbursement cycle beginning the month after the petition is filed. The Creditor shall apply adequate protection payments to principal and interest consistent with this plan.

5.02. **Post-petition interest** - Post-petition interest shall accrue on all Class 2, Class 3, and Class 4 claims at the rates stated herein except to the extent the Class 2B claim is for mortgage arrears on a loan incurred after October 22, 1994, unless the real estate contract provides otherwise, in which case interest will always be 0%. If the plan specifies a '0%' rate, no interest will be accrued. However, if the provision for interest is left blank, interest at the rate of 10% per annum will accrue. For Class 2A claims secured only by real property that is Debtor's principal residence, and for Class 3.B. claims that are not subject to §506(a) collateral valuation and secured by property with a value greater than is owed under any contract or applicable non-bankruptcy law, interest shall accrue from the petition date. All Class 3B and Class 3C and Class 4 secured claims shall accrue interest from the date the plan is confirmed unless otherwise ordered by the court.

5.03 **Vesting of property** - Any property of the estate scheduled under §521 shall revert in the Debtor upon confirmation. In the event the case is converted to a case under Chapter 7, 11, or 12 of the Bankruptcy Code or is dismissed, the property of the estate shall be determined in accordance with applicable law.

5.04 **Debtor's duties** - In addition to the duties imposed upon Debtor by the Bankruptcy Code and Rules, the Local Bankruptcy Rules, and the General Order, this plan imposes the following additional requirements on Debtor: (a) **Transfers of property and new debt.** Debtor is prohibited from transferring, encumbering, selling, or otherwise disposing of any personal property with a value of \$1,000 or more or real property with a value of \$5,000 or more without first obtaining court authorization. Except as provided in §364 and §1304, Debtor shall not incur aggregate new debt exceeding \$1,000 without first obtaining court authorization. A new consumer debt of less than \$1,000 shall not be paid through this plan absent compliance with §1305(c). (b) **Insurance.** Debtor shall maintain insurance as required by any law or contract and Debtor shall provide evidence of that insurance as required by §1326(a)(4). (c) **Compliance with applicable non-bankruptcy law.** Debtor's financial and business affairs shall be conducted in accordance with applicable non-bankruptcy law including the timely filing of tax returns and payment of taxes. (d) **Periodic reports.** The Debtor shall provide Trustee with a copy of any personal federal tax return filed while the case is pending accompanied by W-2 forms and 1099 forms. Upon Trustee's request, Debtor shall provide Trustee with other tax returns filed while the case is pending and quarterly financial information regarding Debtor's business or financial affairs. (e) **Documents required by Trustee.** In addition to the documents required by the Bankruptcy Code and Local Rules, the Debtor shall provide to Trustee not later than the first date set for the §341 meeting (1) written notice of the name and address of each person to whom the Debtor owes a domestic

support obligation together with the name and address of the relevant State child support enforcement agency [see 42 U.S.C. §464 & §466], (2) a wage order if requested by Trustee, (3) a CLASS 2A Worksheet and Authorization to Release Information for each CLASS 2A claim, (4) IRS Form 8821 and IRS Form 4506. (f) Documents required by Trustee prior to Discharge of Debtor. Within 30 days of the completion of plan, the Debtor shall certify to the Court with a copy to the Trustee the following: (1) of the name and address of each person to whom the Debtor owes domestic support obligation at that time together with the name and of the relevant State child support enforcement agency [see 42 U.S.C. §464 & §466]; (2) current address of the Debtor; (3) name and address of Debtor's current employer; (4) name of each creditor whose claim was not discharged under 11 USC §523(a)(2); and/or (5) name of each creditor that was reaffirmed by the Debtor under §524(c); (6) certificate of completion of an instructional course in Personal Financial Management; and (7) Notarized Declaration: Regarding Domestic Support Obligations stating Debtor(s) is Current.

5.05 Remedies on default - If Debtor defaults in the performance of this plan, or if the plan will not be completed in 60 months, Trustee or any other party in interest may request appropriate relief by filing a motion and setting it for hearing pursuant to LR 9014. This relief may consist of, without limitation, dismissal of the case, conversion of the case to chapter 7, or relief from the automatic stay to pursue rights against collateral. If, on motion of a creditor, the court terminates the automatic stay to permit a creditor to proceed against its collateral, unless the court orders otherwise, Trustee shall make no further distribution to such secured claim. *Any deficiency claim remaining after the disposition of the collateral shall be satisfied as a CLASS 10 unsecured claim provided a proof of claim or amended proof of claim is timely filed and allowed and served on Debtor and Trustee, except as may be provided in 2.15 CLASS 5. Such deficiency claim shall be paid prospectively only. Chapter 13 plan payments previously disbursed to holder of other allowed claims shall not be recovered by the trustee to provide a pro rata distribution to the holder of any such deficiency claim.*

5.06 Creditors shall release lien on titles when paid pursuant to §1325(a)(5)(B) - A holders of a claim shall retain its lien until the earlier of (a) the payment of the underlying debt determined under non-bankruptcy law or (b) discharge under Section §1328; and if the case under this chapter is dismissed or converted without completion of the Plan, such liens shall also be retained by such holder to the extent recognized by applicable non-bankruptcy law. After either one of the foregoing events has occurred, creditor shall release its lien and provide evidence and/or documentation of such release within 30 days to Debtor(s).

5.07 Plan Payment Extension Without Modification - If the Plan term does not exceed 60 months and CLASS 2B, CLASS 2C, CLASS 4, CLASS 7, CLASS 8, and CLASS 9 claims are filed in amounts greater than the amounts specifically stated herein, the Debtor authorizes the Trustee to continue to make payments to creditors beyond the term of the Plan, such term not to exceed 60 months. The Debtor shall continue to make plan payments until the claims, as filed, are paid in full or until the plan is otherwise modified.

Section VI. Additional Provisions

6.01 Other than to insert text into the designated spaces, to expand the tables to include additional claims, or to change the title to indicate the plan is an amended or modified plan, the preprinted language of this form has not been altered - This does not mean that Debtor is prohibited from proposing additional or different plan provisions. As long as consistent with the Bankruptcy Code, Debtor may propose additional or different plan provisions or specify that any of the above provisions will not be applicable. Each such provision or deletion shall be set forth herein below or attached hereto as an exhibit and shall be identified by a section number (6.02, 6.03, etc.).

Submitted the ____ day of _____, 2009

Debtor

Joint Debtor

Pursuant to LR 3015(a), the Chapter 13 Trustees have issued a form Chapter 13 Plan with the latest version posted on their respective websites. The signature below certifies that the pre-printed text of the form Plan has not been altered in any way except for changes specifically stated and set forth in Section VI. Additional Provisions.

Dated: 12/20/2010

Attorney for Debtor(s) or Pro Se

Case Number _____

Debtor _____

Co-Debtor _____

Attorney _____

CHAPTER 13 TRUSTEE

BANKRUPTCY QUESTIONNAIRE & DOCUMENT REQUEST

(TO BE COMPLETED BY EACH DEBTOR AND PROVIDED TO THE TRUSTEE ALONG WITH REQUIRED DOCUMENTS ON OR BEFORE SEVEN DAYS PRIOR TO THE MEETING OF CREDITORS)

PART I – INTRODUCTION AND INSTRUCTIONS

REQUIREMENTS OF THE BANKRUPTCY LAW: THE BANKRUPTCY LAW HAS PLACED NUMEROUS REQUIREMENTS ON THE DEBTORS, THEIR ATTORNEY, AND THE BANKRUPTCY TRUSTEE. TO MEET THESE REQUIREMENTS, YOU MUST COMPLETE AND RETURN THIS BANKRUPTCY QUESTIONNAIRE TO YOUR TRUSTEE ON OR **BEFORE SEVEN (7) DAYS** PRIOR TO THE FIRST MEETING OF CREDITORS. **YOU MUST ALSO ATTEND THE MEETING OF CREDITORS. FAILURE TO COMPLETE AND RETURN THIS QUESTIONNAIRE AND/OR ATTEND THE MEETING OF CREDITORS MAY RESULT IN THE DISMISSAL OF YOUR CASE.**

THE NAME AND ADDRESS OF THE TRUSTEE IS SHOWN ON THE “NOTICE OF CHAPTER 13 BANKRUPTCY CASE, MEETING OF CREDITORS, & DEADLINES” THAT YOU RECEIVED FROM THE COURT.

YOU HAVE A DUTY TO COOPERATE WITH TRUSTEE: AS PART OF YOUR BANKRUPTCY, THE TRUSTEE MUST EXAMINE AND INVESTIGATE YOUR FINANCIAL AFFAIRS AND RELATED INFORMATION. **UNDER THE LAW, IT IS YOUR DUTY TO FULLY COOPERATE WITH AND ASSIST THE TRUSTEE IN THIS INVESTIGATION. THESE ARE STANDARD QUESTIONS AND DOCUMENTS THAT EACH DEBTOR MUST ANSWER AND PROVIDE TO THE TRUSTEE.** YOU MAY RECEIVE FURTHER REQUESTS FOR ADDITIONAL DOCUMENTS FROM THE TRUSTEE. THE TRUSTEE MAY CONDUCT FURTHER INVESTIGATION AS NEEDED. YOU ARE OBLIGATED TO PROVIDE THIS ADDITIONAL INFORMATION AND DOCUMENTS AS WELL.

YOUR ANSWERS MUST BE TRUE, COMPLETE AND ACCURATE: IT IS IMPORTANT THAT ALL YOUR ANSWERS TO THE QUESTIONS ARE TRUE, COMPLETE AND ACCURATE. IF YOU HAVE MADE ANY MISTAKES IN YOUR BANKRUPTCY DOCUMENTS, IT IS ABSOLUTELY ESSENTIAL THAT YOU INFORM YOUR TRUSTEE BY CORRECTING THOSE MISTAKES NOW. FAILURE TO DO SO MAY RESULT IN SEVERE CONSEQUENCES. ***IT IS A FEDERAL CRIME TO INTENTIONALLY GIVE FALSE OR MISLEADING INFORMATION AND TESTIMONY TO THE BANKRUPTCY TRUSTEE.***

IF YOU HAVE ANY QUESTIONS OR REQUIRE FURTHER INFORMATION, YOU SHOULD CONSULT WITH YOUR ATTORNEY OR OTHER LEGAL SOURCES, AS THE TRUSTEE CANNOT PROVIDE YOU LEGAL ADVICE.

PART II – STATEMENT OF BASIC FACTS

DEBTOR

CO-DEBTOR

MY NAME IS _____

MY NAME IS _____

MY PHYSICAL ADDRESS IS: _____

MY PHYSICAL ADDRESS IS: _____

MY PHONE NUMBERS ARE (HM) _____
(WK) _____
(CELL) _____

MY PHONE NUMBERS ARE (HM) _____
(WK) _____
(CELL) _____

EMAIL _____

EMAIL _____

MARITAL STATUS: SINGLE/MARRIED/DIVORCED/WIDOWED
(CIRCLE ONE)

MARITAL STATUS: SINGLE/MARRIED/DIVORCED/WIDOWED
(CIRCLE ONE)

LAST YEAR'S TAX RETURN: FILED / UNFILED (CIRCLE ONE)

NO. OF DEPENDENTS CLAIMED ON LAST TAX RETURN: _____

NO. OF DEPENDENTS CLAIMED ON LAST TAX RETURN: _____

FILING STATUS OF TAX RETURN _____

HOW MANY DEPENDENTS LIVE WITH YOU NOW? _____

HOW MANY DEPENDENTS LIVE WITH YOU NOW? _____

THE NUMBER OF PEOPLE LIVING AT YOUR ADDRESS: _____

THE NUMBER OF PEOPLE LIVING AT YOUR ADDRESS: _____

PART III -STANDARD QUESTIONS

(THIS SECTION MUST BE ANSWERED BY BOTH THE DEBTOR AND THE CO-DEBTOR, WHERE APPLICABLE. IF AN ANSWER TO A QUESTION REQUIRES FURTHER EXPLANATION, ATTACH A SEPARATE SHEET OF PAPER AND SUPPORTING DOCUMENTATION)

- | | <u>DEBTOR</u> | <u>CODEBTOR</u> |
|---|----------------------|------------------------|
| 1. DID YOU PERSONALLY REVIEW AND THEN SIGN THE PETITION, SCHEDULES AND OTHER DOCUMENTS FILED WITH THE COURT? | ___YES ___NO | ___YES ___NO |
| 2. IS THE INFORMATION CONTAINED IN ALL THESE DOCUMENTS TRUE, COMPLETE AND ACCURATE? | ___YES ___NO | ___YES ___NO |
| 3.* HAVE YOU LISTED EVERYTHING YOU OWN IN THESE SCHEDULES? | ___YES ___NO | ___YES ___NO |
| 4. HAVE YOU LIVED IN NEVADA CONTINUOUSLY FOR THE LAST TWO YEARS? IF NOT, PLEASE LIST ALL YOUR ADDRESSES AND DATES OF RESIDENCY DURING THE LAST THREE YEARS ON A SEPARATE SHEET OF PAPER AND ATTACH TO THIS QUESTIONNAIRE. | ___YES ___NO | ___YES ___NO |
| 5. DO YOU HAVE ANY OWNERSHIP INTEREST (PRESENT, FUTURE, CONTINGENT OR DISPUTED) IN ANY REAL PROPERTY, PERSONAL PROPERTY OR LIFE INSURANCE POLICIES THAT ARE NOT LISTED IN THESE DOCUMENTS? | ___YES ___NO | ___YES ___NO |
| 6. HAVE YOU EVER FILED BANKRUPTCY BEFORE? | ___YES ___NO | ___YES ___NO |
| 7.* HAVE YOU TRANSFERRED, SOLD OR GIVEN AWAY ANYTHING TO ANYONE DURING THE LAST ONE YEAR? | ___YES ___NO | ___YES ___NO |
| 8. HAVE YOU OWNED, SOLD OR TRANSFERRED ANY REAL ESTATE PROPERTY DURING THE LAST FOUR (4) YEARS? | ___YES ___NO | ___YES ___NO |
| 9.* DOES ANYONE OWE YOU ANY MONEY FOR ANY REASON? | ___YES ___NO | ___YES ___NO |
| 10. DO YOU HAVE ANY CLAIMS AGAINST ANYONE THAT ARE NOT LISTED IN YOUR PETITION AND THE SCHEDULES? | ___YES ___NO | ___YES ___NO |

- | | | | |
|------|---|--------------|--------------|
| 11.* | HAVE YOU FILED OR HAVE A REASON TO FILE ANY LAWSUIT AGAINST ANY ONE FOR ANY REASON? | ___YES ___NO | ___YES ___NO |
| 12.* | ARE YOU A BENEFICIARY OF ANY WILL, TRUST OR ESTATE? | ___YES ___NO | ___YES ___NO |
| 13. | ARE YOU NOW ENTITLED TO ANY LIFE INSURANCE PROCEEDS OR AN INHERITANCE AS A RESULT OF SOMEONE'S DEATH? | ___YES ___NO | ___YES ___NO |
| 14. | HAS THERE BEEN A CHANGE IN YOUR FINANCIAL SITUATION SINCE THE FILING OF THE BANKRUPTCY? | ___YES ___NO | ___YES ___NO |
| 15.* | DID YOU MAKE ANY PAYMENTS TOTALING OVER \$600, TO ANY UNSECURED CREDITOR, DURING THE LAST 90 DAYS PRIOR TO FILING BANKRUPTCY? | ___YES ___NO | ___YES ___NO |
| 16. | DID YOU REARRANGE YOUR FINANCIAL AFFAIRS IN ANY WAY IN PREPARATION FOR FILING THIS BANKRUPTCY? | ___YES ___NO | ___YES ___NO |
| 17. | HAVE YOU TRANSFERRED ANY CREDIT CARD BALANCES FROM ONE TO ANOTHER DURING THE LAST SIX MONTHS? | ___YES ___NO | ___YES ___NO |
| 18. | IS ANYONE HOLDING OR STORING ANYTHING ON YOUR BEHALF? | ___YES ___NO | ___YES ___NO |
| 19. | DO YOU HAVE ANY SAFE-DEPOSIT BOX OR A SELF-STORAGE UNIT? (IF YES, PLEASE PROVIDE ITS LOCATION AND LIST OF ITS CONTENTS) | ___YES ___NO | ___YES ___NO |
| 20. | HAVE YOU REPAID ANY LOANS TO ANY FRIENDS AND/OR RELATIVES DURING THE PAST YEAR? | ___YES ___NO | ___YES ___NO |
| 21. | HAVE YOU EVER BEEN CONVICTED OF A FELONY? | ___YES ___NO | ___YES ___NO |
| 22. | IF YOU OWN YOUR HOME OR ARE IN THE PROCESS OF PURCHASING IT, WHEN DID YOU PURCHASE IT OR CLOSE ON THE PURCHASE? | _____ | |
| 23. | WHAT WAS THE PURCHASE PRICE? | \$ _____ | |

PART IV – DOCUMENTS TO BE SUBMITTED WITH THIS QUESTIONNAIRE

THE FOLLOWING DOCUMENTS MUST BE SUBMITTED TO THE TRUSTEE ALONG WITH THIS QUESTIONNAIRE UNLESS PREVIOUSLY FILED WITH THE COURT WITH YOUR BANKRUPTCY PAPERS:

- COPY OF TAX RETURN FOR THE THREE YEARS ENDING IMMEDIATELY PRECEDING THE BANKRUPTCY FILING.** MUST BE DELIVERED TO THE TRUSTEE'S OFFICE AT LEAST SEVEN (7) DAYS PRIOR TO THE MEETING OF CREDITORS. FOR BANKRUPTCIES FILED BETWEEN JANUARY 1ST AND APRIL 15TH WHERE PREPARATION OF THE PRECEDING YEAR'S TAX RETURN IS STILL PENDING ON THE DATE OF THE MEETING OF CREDITORS, THE RETURN MUST BE DELIVERED TO THE TRUSTEE'S OFFICE WITHIN 10 DAYS AFTER THE RETURN IS PREPARED, BUT NO LATER THAN APRIL 15TH. THE COPY MUST BE DELIVERED IN PERSON, BY MAIL, THROUGH THE ATTORNEY'S OFFICE OR BY FAX TO (702)386-1794.
- STATEMENTS ON ALL FINANCIAL ACCOUNTS, I.E. CHECKING ACCOUNTS, SAVINGS ACCOUNTS, MONEY MARKET ACCOUNTS, IRA'S, ROTH IRA'S, EDUCATIONAL IRA'S, PENSIONS, BROKERAGE ACCOUNTS, MUTUAL FUNDS, LIFE INSURANCE, ETC., THAT YOU OWN OR THAT YOU CO-SIGN ON WITH ANYONE ELSE, COVERING THE DATE THE PETITION WAS FILED. BRING THIS INFORMATION TO THE MEETING OF CREDITORS.**
- EVIDENCE OF CURRENT INCOME (THE FOUR RECENT PAY STUB'). PROVIDE TO YOUR ATTORNEY AND THE TRUSTEE PRIOR TO THE MEETING OF CREDITORS.**
- EVIDENCE OF CURRENT MONTHLY INCOME (CMI) AS STATED ON FORM B22C – ("MEANS TEST") DESCRIBED AS "AVERAGE MONTHLY INCOME FOR THE SIX CALENDAR MONTHS PRIOR TO FILING THE BANKRUPTCY CASE, ENDING ON THE LAST DAY OF THE MONTH BEFORE THE FILING" AND HOW CMI WAS CALCULATED.**

Chapter 13 Trustee – 6/06

5. **PICTURE I.D. ESTABLISHING IDENTITY**, SUCH A DRIVER'S LICENSE OR PASSPORT, WORK CARD, HEARLTH CARD, OR MILITARY I.D. BRING TO THE MEETING OF CREDITORS.

Chapter 13 Trustee

6. **SOCIAL SECURITY VERIFICATION** IN THE FORM OF A DOCUMENT ESTABLISHING THE SOCIAL SECURITY NUMBER SUCH AS A SOCIAL SECURITY CARD, W-2, MEDICARE CARD, OR MILITARY I.D. BRING TO THE MEETING OF CREDITORS.

7. **COPY OF THE CREDIT COUNSELING CERTIFICATE** REQUIRED PRIOR TO FILING THE BANKRUPTCY. IF THE CERTIFICATE WAS NOT FILED WITH THE PETITION, BRING A COPY TO THE MEETING OF CREDITORS.

8. **COPY OF THE FINANCIAL MANAGEMENT CERTIFICATE** REQUIRED TO OBTAIN THE DISCHARGE. MAIL THE TRUSTEE WHEN COMPLETED.

9.* **OBLIGATION FOR CHILD SUPPORT/ALIMONY:** IF YOU HAVE ANY OBLIGATION FOR CHILD SUPPORT AND/OR ALIMONY PAYMENTS PLEASE PROVIDE (A) THE NAME, THE LAST-KNOWN ADDRESS AND TELEPHONE NUMBER OF THE ADULT RECEIVING OR SUPPOSED TO BE RECEIVING SUCH PAYMENTS, AND (B) DOCUMENTATION TO SUPPORT THESE OBLIGATION SUCH AS MARITAL SETTLEMENT AGREEMENT, SEPARATION OR DIVORCE AGREEMENT OR A COURT ORDER. IF YOU ARE UNABLE TO PROVIDE THIS INFORMATION OR THE DOCUMENTS PLEASE ATTACH A WRITTEN EXPLANATION. IF YOU HAVE SUCH AN OBLIGATION TO MORE THAN ONE PARTY, PLEASE ATTACH A SEPARATE SHEET OF PAPER SHOWING THE FOLLOWING INFORMATION FOR ADDITIONAL PARTIES.

*NAME: _____

*TELEPHONE NO. _____

*ADDRESS: _____

*CITY, STATE ZIP: _____

*NAME: _____

*TELEPHONE NO. _____

*ADDRESS: _____

*CITY, STATE ZIP: _____

10. **SELF EMPLOYMENT INCOME:** IF YOU EARN ANY INCOME FROM SELF EMPLOYMENT, PLEASE PROVIDE THE FOLLOWING:

- (a) PROFIT AND LOSS STATEMENT INDICATING YOUR INCOME AND/OR LOSS FOR THE SIXTY DAYS PRIOR TO FILING OF THE BANKRUPTCY PETITION DULY CERTIFIED BY YOU OR AN OFFICER REPRESENTING THE BUSINESS.
- (b) A COPY OF THE BENEFIT PLAN DOCUMENTS, IF ANY, IF YOU HAVE EMPLOYEES.

11. LIST OF DOCUMENTS BEING SUBMITTED WITH THIS QUESTIONNAIRE:

- 1. _____ 4. _____
- 2. _____ 5. _____
- 3. _____ 6. _____

PART V – DECLARATION UNDER PENALTY OF PERJURY

I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE PERSONALLY READ THIS QUESTIONNAIRE AND TRUTHFULLY ANSWERED ALL THE QUESTIONS. I FURTHER DECLARE THAT THE INFORMATION AND DOCUMENTS PROVIDED WITH THIS QUESTIONNAIRE ARE ALSO TRUE, COMPLETE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE _____ DEBTOR _____

DATE _____ CO-DEBTOR _____