

Representing Clients in the U.S. Bankruptcy Court

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Scope Note

This chapter provides an overview of bankruptcy practice. It begins with a general discussion of bankruptcy law and procedure. It then offers practical guidance on counseling debtors—discussing the advantages and disadvantages of filing for bankruptcy and outlining the procedures for commencing a bankruptcy case—and advising creditors. The chapter concludes with a brief discussion of the role of the U.S. trustee in bankruptcy proceedings. Exhibits include numerous bankruptcy forms as well as a set of responses to clients' frequently asked questions.

§ 8.1 INTRODUCTION TO BANKRUPTCY PRACTICE

Issues pertaining to bankruptcy practice in Massachusetts are outlined below.

§ 8.1.1 Bankruptcy Law and Procedure

The U.S. Bankruptcy Court as it exists today was created by the Bankruptcy Reform Act of 1978, as amended, which is set forth in 11 U.S.C. §§ 101–1330 (the Bankruptcy Code). The most significant amendment to the Bankruptcy Code, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (the BAPCPA), became effective on October 16, 2005.

The Bankruptcy Code contains the substantive law of bankruptcy. The Rules of Bankruptcy Procedure govern the procedural aspects of practice in the Bankruptcy Courts. The Local Rules of the Bankruptcy Court for the District of Massachusetts cover the procedural requirements of the Bankruptcy Courts sitting in Massachusetts. These three sources cover practically every aspect of bankruptcy law and procedure needed to practice in the Bankruptcy Courts that sit in Massachusetts.

* Updated for the 2017 Edition by Olga L. Gordon, Esq.

§ 8.1.2 The Bankruptcy Court

In Massachusetts, the U.S. Bankruptcy Court is divided into three divisions. The Eastern Division is located in Boston, the Central Division in Worcester, and the Western Division in Springfield. In Boston the court is located at 5 Post Office Square; in Worcester the court is located in the Harold D. Donohue Building at 595 Main Street; and in Springfield the court is located in the U.S. Courthouse at 300 State Street. There is also a location at 3195 Main Street in Barnstable; however, this location does not accept pleadings.

There are currently four bankruptcy judges in Massachusetts. Chief Judge Melvin S. Hoffman, Joan N. Feeney, Frank J. Bailey, and Christopher J. Panos.

The Office of the U.S. Trustee, located at 5 Post Office Square in Boston and at 446 Main Street in Worcester, oversees administrative matters that arise during a bankruptcy proceeding.

§ 8.1.3 Sources of Information

It is suggested that every attorney who practices in the Bankruptcy Courts should own at least the pamphlet editions of the Bankruptcy Code, the Rules of Bankruptcy Procedure, and the Local Rules of the Bankruptcy Court.

The more serious bankruptcy practitioner should invest in the multivolume *Collier Bankruptcy Manual*.

§ 8.1.4 Meaning of Being “in Bankruptcy”

Laypersons and attorneys alike often talk of a person or entity being “in bankruptcy.” This phrase actually means that the person or entity has filed a voluntary petition with the Bankruptcy Court or that an involuntary petition has been filed against the person or entity. Once a bankruptcy petition is filed, the “bankrupt” party is known as “the debtor.”

§ 8.1.5 Choosing the Proper Chapter

Bankruptcy cases are filed under a particular chapter of the Bankruptcy Code. Ninety-nine percent of all cases filed in Massachusetts are filed under Chapter 7, Chapter 11, or Chapter 13.

(a) Chapter 7

Chapter 7 is the liquidation chapter of the Bankruptcy Code. A Chapter 7 petition can be filed by individuals as well as by business entities. Once a Chapter 7 petition is filed, the U.S. trustee appoints a bankruptcy trustee whose job it is to liquidate the debtor’s assets and distribute the proceeds of the liquidation to creditors in accordance with the priorities delineated in the Bankruptcy Code. See 11 U.S.C. § 507. The individual Chapter 7 debtor receives a discharge of all dischargeable debts and is able

to keep certain assets that are exempt from liquidation or are abandoned by the trustee because they have no value for the bankruptcy estate. The corporate Chapter 7 debtor generally ceases to exist.

(b) Chapter 11

Chapter 11 is generally used by corporations to reorganize, but it is available to other types of business entities and also to individuals. Debtors that file a Chapter 11 petition usually do so because they feel that, if given time and the benefits of the automatic stay, as well as other provisions of the Bankruptcy Code, they can successfully reorganize. A successful Chapter 11 debtor, at some point, files and has confirmed by the court a plan of reorganization. The plan of reorganization usually provides for the payment, over time, to the debtor's creditors of some portion of the amount due them at the time of the bankruptcy filing.

(c) Chapter 13

Chapter 13 is used to adjust the debts of an individual with regular income. A successful Chapter 13 debtor files a plan that is confirmed by the court. A Chapter 13 plan generally provides for the repayment, over time, of a portion of the obligations due creditors. It is similar to the Chapter 11 proceeding but much simpler.

(d) Conversion to Other Chapters

A bankruptcy case that is filed under a particular chapter may, under certain circumstances, be converted to another chapter either by the debtor or as a result of a motion filed by a creditor.

§ 8.2 COUNSELING DEBTORS

While it is impossible to review with the client every scenario he or she may face during a bankruptcy proceeding, during the initial client interview, give the client an overview of the major advantages and disadvantages of a bankruptcy filing.

§ 8.2.1 Advantages of Filing a Bankruptcy Petition

Certain advantages of filing a petition in bankruptcy are outlined as follows.

(a) Discharge

The primary goal of most bankruptcy cases filed by individuals is to obtain a discharge from his or her debts. When the Bankruptcy Court issues a discharge, the court is in essence ruling that all dischargeable prepetition debts are no longer legal obligations of the debtor. As discussed further in § 8.2.7, below, not all debts are dischargeable. Creditors or a trustee may challenge the debtor's right to obtain a discharge from any debts. However, if a debtor receives a discharge, the only payments

that creditors are entitled to receive on their prepetition debts are any dividends paid to them by the trustee or paid pursuant to a plan.

(b) *Automatic Stay*

Probably the most important provision in the Bankruptcy Code for anyone involved in a bankruptcy proceeding—be it Chapter 7, Chapter 11, or Chapter 13—is the so-called automatic stay provision found at 11 U.S.C. § 362, which provides that the commencement or continuation of acts or proceedings against the debtor is automatically stayed once the bankruptcy petition is filed. The automatic stay can be used to stop pending civil court proceedings, foreclosure sales, eviction cases, utility shut-offs, and virtually any other action being taken against the debtor by his or her creditors. The automatic stay is similar to an injunction issued by the court against all creditors. A violation of the automatic stay can be treated as contempt. The imposition of the automatic stay gives the debtor or the trustee some breathing room either to put together a successful plan of reorganization or to liquidate the bankruptcy estate's assets free of creditors' actions. The stay lasts until the earlier of the dismissal of the case, the closing of the case, or the issuance of the discharge. The stay can be terminated earlier if a creditor receives relief from the automatic stay after notice and a hearing before the Bankruptcy Court. Of course, if the underlying debt is discharged, there can be no resumption of the prefiling act against the debtor since there is no longer a debt.

(c) *Recovery of Preferences*

The recovery of preferential transfers is usually not an important tool for a debtor who files a Chapter 7 petition. However, it may be important to a Chapter 11 or Chapter 13 debtor and is always considered by a bankruptcy trustee. Under 11 U.S.C. § 547, a debtor or a trustee may be able to recover transfers made to non-insider creditors within the ninety-day period prior to the filing of the bankruptcy petition. See 11 U.S.C. § 101(31) for the definition of "insider." These transfers are known as preferences and are usually payments of money but could also be the taking of security or additional security for a debt. The concept behind this provision is that creditors who received payment just prior to the filing of a bankruptcy petition, when the debtor was probably insolvent, should not be in a better position than those creditors who did not receive payments and, subsequent to the filing of the bankruptcy petition, may receive no payment on their debt. If a voidable preferential transfer was made to an insider, such as a family member, the ninety-day preference period is extended to one year.

There are several exceptions to the preference rule. The most important exception prohibits the recovery of payments that were made in the ordinary course of business during the preference period.

(d) *Rejection or Assumption of Executory Contracts*

The ability to reject or to assume executory contracts is another tool that is usually not important to a Chapter 7 debtor but could be crucial to a Chapter 11 or Chapter 13 debtor. This provision of the Bankruptcy Code is always important to a bankruptcy trustee.

The debtor or the trustee has the ability to reject so-called executory contracts during the bankruptcy proceeding. *See* 11 U.S.C. § 365. An executory contract is a contract between the debtor and another party, a portion of which has yet to be fully performed. The typical executory contracts that debtors seek to reject during a bankruptcy proceeding are real estate or equipment leases. Although in most cases the debtor is allowed to reject an executory contract, the other party to the contract is entitled to an unsecured claim for damages sustained as a result of the rejection. If the debtor or the trustee decides to assume an executory contract, he or she must first cure any prebankruptcy default. For instance, if prior to the filing of the bankruptcy proceeding, the debtor owed three months' rent to his or her landlord, the three-month "pre-petition" arrearage must be paid to the landlord before the debtor is permitted to assume the lease. A debtor or a trustee can assume an executory contract and then assign it to another party in return for a cash payment if the assignment would benefit the estate.

§ 8.2.2 Disadvantages of Filing for Bankruptcy

Disadvantages of filing a petition in bankruptcy are outlined below.

(a) *Expense*

The client should be advised concerning the expense involved with the filing of a bankruptcy petition. While the expenses involved with a Chapter 13 and a Chapter 7 proceeding are usually not excessive, a Chapter 11 case can be very expensive. A Chapter 11 debtor is likely to be held responsible for payment of not only his or her counsel's fees but also for the fees of counsel to the unsecured creditors committee if one is appointed. The total amount of this expense will depend on the complexity of the bankruptcy case and the amount of time between the filing of the petition and the confirmation of a plan of reorganization.

(b) *Time*

A person who files a bankruptcy petition, whether as an individual or on behalf of a business entity, must be willing to make a substantial commitment of his or her time in connection with the proceeding. The debtor initially has to pull together all of his or her records so that accurate schedules and statements of affairs can be submitted to the court. The debtor will also be required to appear at one or more examinations held by the Executive Office for United States Trustees. Further time is required in Chapter 11 cases in connection with the preparation of the monthly profit-and-loss and cash flow statements that must be filed with the Executive Office for United

States Trustees. The debtor may also be required to attend hearings in front of the Bankruptcy Court judge.

(c) *Loss of Control*

Although a Chapter 7 case involves the ultimate loss of control for a debtor, there is certainly a significant loss of control with cases under Chapter 11 and Chapter 13. The court will require the Chapter 11 or Chapter 13 debtor to make certain payments under his or her plan by specified dates. In the event the debtor fails to make these payments, his or her case becomes subject to the court's intervention and possible dismissal or conversion of the case to a case under Chapter 7. The debtor in a Chapter 11 or Chapter 13 case is limited to doing business in the ordinary course unless court approval is obtained. Chapter 11 and Chapter 13 debtors also are required to have their books and records available for review on request.

(d) *Doing Business as a Debtor*

Any Chapter 11 or Chapter 13 debtor who conducts business should assume that he or she will have to carry on business on a cash-on-delivery (COD) basis. While some people will be willing to extend credit to a business in bankruptcy, many will not. A business debtor will also find that certain opportunities will be closed to him or her. People generally do not want to do business with a company that is in bankruptcy.

Before recommending that someone file a bankruptcy petition, be sure that he or she is permitted to do so. Only a person who resides in the United States or has a domicile, place of business, or property in the United States may be a debtor. In order to obtain a discharge in a Chapter 7 proceeding, the debtor must not have previously obtained a discharge in a Chapter 13 case within the prior six years or, in a Chapter 7 or a Chapter 11 case, within the prior eight years. A debtor may file a bankruptcy petition only in the jurisdiction in which the debtor has resided for the greater part of the last 180 days or must have had his or her domicile or principal place of business or assets within that district for the greater part of the preceding 180 days.

A Chapter 13 petition may be filed by an individual who has a regular income and owes noncontingent, liquidated unsecured debts of less than \$394,725 and noncontingent, liquidated secured debts of less than \$1,184,200. 11 U.S.C. § 109(e) (incorporating inflation adjustments effective April 1, 2016, mandated at three-year intervals by 11 U.S.C. § 104). If a joint petition is filed with a spouse, the above amounts are not cumulative; thus, the total debt for both spouses must not exceed the above amounts.

§ 8.2.3 Commencement of Case

The payment of a filing fee, preparation and filing of the bankruptcy petition and schedules, and the appointment of a trustee are aspects of the commencement of a case. These are outlined below.

(a) Filing

A filing fee of \$335 is required for a Chapter 7 petition, and a filing fee of \$310 is required for a Chapter 13 petition. The filing fee for a nonrailroad Chapter 11 case is \$1,717. The debtor's attorney should prepare and file the bankruptcy petition as well as the bankruptcy schedules, the statement of affairs, and the list of creditors. The court will transmit the papers, once they are filed, to the Executive Office for United States Trustees. The documents that must be filed to commence a case are available through most legal stationery suppliers, but most filings are done with the use of software programs.

(b) Credit Counseling

Within the 180-day period prior to the filing of a bankruptcy petition for an individual, the debtor must receive credit counseling from an approved credit counseling agency. 11 U.S.C. § 109(h).

(c) U.S. Trustee System

The U.S. trustee appoints a trustee in all Chapter 7 cases, and, if the court so orders, in a Chapter 11 case. The Chapter 7 trustees are generally appointed from a designated panel of trustees, who generally are attorneys. Nonpanel members may be appointed as trustees either by the U.S. trustee or, rarely, through election proceedings. The Chapter 7 trustee conducts a Section 341 examination of the debtor and liquidates any of the debtor's nonexempt assets. Note that, except in involuntary cases, the debtor receives the order for relief as soon as the bankruptcy papers are filed with the Bankruptcy Court, prior to the first meeting of creditors or any other proceedings.

§ 8.2.4 Counsel to Chapter 7 Business Debtor

Counsel to a Chapter 7 corporate debtor usually performs only a limited role. He or she must prepare all the papers necessary for the filing of the bankruptcy proceeding—including the petition, the schedules, and the statement of affairs. Counsel must also attend, with a representative of the debtor, a Section 341 meeting with the trustee. Since the trustee takes charge of all of the debtor's assets, it is the trustee and his or her attorney who perform most of the work in connection with the liquidation of the Chapter 7 business debtor. However, the debtor and the corporate debtor's attorney are required to assist the trustee whenever called on.

§ 8.2.5 Counsel to Chapter 11 Business Debtor

Chapter 11 is the business reorganization chapter of the Bankruptcy Code. A Chapter 11 case may be filed by any person or entity eligible to be a debtor under Chapter 7, which excludes domestic insurance companies and credit unions. 11 U.S.C. § 109.

(a) *Materials to Be Filed*

Chapter 11 business debtors must file with their bankruptcy petition a list containing the names and addresses of their twenty largest unsecured creditors, excluding insiders. This list is used to select a creditors committee. The debtor must also file the bankruptcy schedules, the statement of affairs, and the related documents. These filings should be made with the petition, but the petition may be filed with only a list of creditors and their addresses, provided that the other materials are filed within fifteen days thereafter. Extensions may be obtained for cause.

(b) *Plan of Reorganization*

While counsel to a Chapter 11 business debtor spends a significant amount of time defending motions for relief from the automatic stay or prosecuting adversary proceedings, he or she will find negotiating, drafting, and amending a plan of reorganization and disclosure statement the most time-consuming task.

The debtor is the only party who may file a plan of reorganization during the first 120 days after the filing of the bankruptcy petition. Thereafter, any party in interest may file a plan.

The plan of reorganization will propose the manner of classifying each claim and interest and the treatment of each class. The proposed treatment of each class usually involves the payment over some period of time of a portion of the prepetition debt.

A disclosure statement is filed with a proposed plan of reorganization. The disclosure statement more fully describes the basis for the treatment of the classes that are set forth in the plan of reorganization. It usually contains a narrative concerning the prepetition and postpetition operations of the debtor as well as financial projections aimed at showing that the debtor will be able to make any promised future payments. The disclosure statement must be found by the court to include adequate information sufficient in detail to enable a reasonable person to make an informed judgment about the plan. Once the court approves the disclosure statement, both the plan of reorganization and disclosure statement are sent to all creditors so that the creditors can vote on the proposed plan.

(c) *Acceptance of Plan*

A plan of reorganization must be accepted by “creditors . . . that hold at least two-thirds in amount and more than one-half in number of the allowed claims of [the] class.” 11 U.S.C. § 1126(c). Classes that are not impaired (i.e., whose claims are not treated contrary to the original contract terms or are paid in full at the time of confirmation) are deemed to have accepted the plan. The plan may be modified at any time prior to confirmation and, under certain circumstances, after confirmation. While, normally, all impaired classes must vote in favor of the plan for it to be confirmed, if at least one impaired class votes in favor of the plan, the court may confirm the plan through the use of the “cramdown” provisions contained in Section 1129 of the Bankruptcy Code. The court must also make several affirmative findings, including

one that the plan is feasible, in order to confirm a plan. These affirmative findings are listed in 11 U.S.C. § 1129.

(d) *Effect of Confirmation*

Confirmation binds all creditors, whether or not their claim or interest is impaired and whether or not they voted to accept the plan. Confirmation vests property in the debtor free and clear of all claims and interests, except as provided in the plan. Confirmation also discharges the debtor from any debt arising prior to the date of confirmation.

§ 8.2.6 Counsel to Individual Debtors (Chapter 7, Chapter 11, and Chapter 13)

Counsel to an individual debtor must be very familiar with

- the assets that will become property of the estate,
- the exemptions to which the client may be entitled, and
- issues concerning the client's ability to obtain a discharge of all his or her debts.

(a) *Property of the Estate*

The individual debtor is able to retain assets that are not deemed property of the estate. These assets include spendthrift trusts and Employment Retirement Income Security Act (ERISA)–qualified retirement plans. *See* 11 U.S.C. § 541(b).

(b) *Exemptions*

A debtor must choose between the exemptions provided by Section 522(b)(2) and those provided by Section 522(d). Section 522(b) enables the debtor to exempt from the bankruptcy estate (i.e., keep) items that are exempt under state or federal law other than the Bankruptcy Code. In Massachusetts, these major exemptions are the following:

- homesteads, G.L. c. 188, § 1 (provides \$125,000 automatic homestead exemption and \$500,000 declared homestead exemption, subject to certain restrictions, *see* 11 U.S.C. § 522(p)–(q));
- individual retirement accounts (IRAs), G.L. c. 235, § 34A; and
- the value in life insurance policies, G.L. c. 175, §§ 125–126.

Section 522(d) enables the debtor to exempt from the bankruptcy estate a specific list of items up to specified limits, including the following:

- the debtor's aggregate interest, not to exceed \$23,675 in value, in real estate that the debtor or a dependent of the debtor uses as a residence (note that the exemption is \$47,350 for a husband and wife filing jointly, and if there is less

than \$47,350 equity in real estate, the balance of the exemption, up to \$11,850 per debtor, may be applied toward any other asset);

- the debtor's interest, not to exceed \$3,775 in equity, in a motor vehicle used for personal transportation;
- the debtor's interest, not to exceed \$600 in value, in any items of household furnishings or goods (note that this exemption is per item, and there is now a \$12,625 maximum limitation on this exemption);
- the debtor's aggregate interest, not to exceed \$2,375 in value, in any professional books or tools of the debtor's trade;
- any unmatured life insurance contract owned by the debtor, other than a credit life insurance contract; and
- the debtor's aggregate interest, not to exceed \$1,600 in value, in jewelry for personal use.

The dollar amounts on this list reflect inflation adjustments effective April 1, 2016. *See* 78 Fed. Reg. 8,748 (Feb. 22, 2016).

§ 8.2.7 Nondischargeable Debts

Counsel to an individual debtor must also be very aware of the so-called nondischargeable debts. These debts cannot be avoided by the filing of a bankruptcy petition.

Nondischargeable debts are listed in Section 523 and include most taxes; money obtained by false pretenses or fraud; money owed a former spouse for alimony, as part of a property distribution obligation, or for child support, unless the debt is assigned to another entity voluntarily; money owed for willful and malicious injury by the debtor to another entity; debt due to injury caused by the debtor's driving under the influence of alcohol or drugs; certain fines; and educational loans. Student loans are generally nondischargeable unless certain conditions are met relative to time and hardship. Debts for luxury items exceeding \$675 and incurred within ninety days before filing are nondischargeable; cash advances exceeding \$950 made within seventy days before filing are presumed to be nondischargeable. *See* 11 U.S.C. § 523(a)(2)(c) (dollar amounts updated as described in 78 Fed. Reg. 8,748 (Feb. 22, 2016), effective Apr. 1, 2016). A Chapter 13 debtor will be discharged from all debts.

A debtor's right to receive a discharge from any debts may be challenged if any of the acts listed in Section 727 can be proven.

§ 8.2.8 Other Factors

Other factors that counsel to the individual debtor must consider are that

- a debtor must file a completed means test form so it can be determined whether the case should be dismissed as abusive under 11 U.S.C. § 707(b);

- a debtor must file within thirty days of filing his or her petition a statement of intention regarding disposition of secured collateral, and he or she must act on the same within thirty days after filing the notice, 11 U.S.C. § 521(a)(2);
- a debtor must file information with schedules of current income and expenses and of current assets and liabilities, 11 U.S.C. § 521(a)(1);
- Chapter 13 plans must begin within thirty days of filing, even before receiving court approval; and
- a debtor and a creditor may enter into an agreement that reaffirms the debt owed, provided that such an agreement contains “clear and conspicuous” language advising the debtor that he or she may rescind reaffirmation within sixty days or at any time before discharge enters, whichever is later. (The reaffirmation agreement must also state that such agreement is not required by bankruptcy or nonbankruptcy law. The debtor’s attorney must file an affidavit affirming that the debtor’s reaffirmation was a fully informed and voluntary agreement and does not impose any undue hardship on the debtor or the debtor’s dependents. 11 U.S.C. § 524(c).)

§ 8.2.9 Special Considerations for Chapter 13 Debtors

Chapter 13 allows the client to keep his or her assets while making payments to prepetition creditors through a confirmed plan.

(a) *Requirements*

A Chapter 13 debtor must have a regular income. Stockbrokers and commodity brokers are not eligible to file Chapter 13. A joint petition with a spouse is allowed, but the debt limitations are not cumulative. A spouse does not have to have a regular income. All disbursements to unsecured creditors are made through the plan’s disbursing agent, the Chapter 13 standing trustee.

(b) *Automatic Stay*

In a Chapter 13 case the automatic stay also protects individual codebtors who did not file bankruptcy and who incurred the debt outside of the ordinary course of their business. However, this is only applicable if consumer debt is involved. *See* 11 U.S.C. § 1301.

(c) *Plan of Arrangement*

Acceptance of a Chapter 13 plan does not require acceptance by unsecured creditors. It must merely be accepted by the Chapter 13 trustee, who uses a “best interests” test.

The plan normally is proposed for a period of between three and five years. Only a debtor can file a plan, and the debtor has only fifteen days after filing his or her Chapter 13 petition to do so. An extension of time to file the plan for “cause shown”

may be granted. Section 1322 of the Bankruptcy Code describes the contents of the plan.

(d) Confirmation of Plan

Section 1325 of the Code sets forth the findings that the court must make in order to confirm a Chapter 13 plan, including findings that the plan was proposed in good faith, that the amount to be paid unsecured creditors under the plan is not less than the unsecured creditors would receive if the bankruptcy estate were liquidated under Chapter 7, and that the debtor can afford to make the payments required by the plan.

On confirmation, the debtor and all creditors are bound by the plan.

(e) Modification of Plan

The debtor may modify the plan at any time before confirmation. *See* 11 U.S.C. § 1323. After confirmation, the plan may also be modified by reduction of payments, a temporary moratorium on payments, or extension of time for performance, not beyond five years. *See* 11 U.S.C. § 1329.

(f) Discharge

In order to receive discharge, the debtor must complete performance of the plan. *See* 11 U.S.C. § 1328. In special situations a “hardship discharge” may be granted. This is available only if

- modification of the plan is found to be impractical;
- the debtor has not been found to be accountable for his or her changed circumstances; and
- the court finds that creditors have already received at least what they would have received under a Chapter 7 liquidation.

§ 8.3 COUNSEL TO UNSECURED CREDITORS

Issues pertaining to the counsel of unsecured creditors are discussed below.

§ 8.3.1 Involuntary Petitions

Some clients will ask that an action be taken against a person or an entity that owes them money. If no bankruptcy petition has been filed, the suit will probably be filed in state court. However, the client may want to know whether he or she can put the debtor in bankruptcy by filing an involuntary petition. *See* 11 U.S.C. § 303(b)(1).

The filing of an involuntary petition requires three creditors (unless there are twelve creditors or fewer, in which case only one creditor is required) representing aggregate debts of \$15,775 more than the value of any lien on the debtor’s property held by the

same three creditors. The obligations owed the petitioning creditors must not be contingent as to liability or subject to a bona fide dispute. 11 U.S.C. § 303(b)(1).

The debtor may file a motion to dismiss or an answer to involuntary petition requesting conversion to Chapter 11. If an involuntary petition is contested, a jury trial may be requested. If a challenge to the filing does not succeed, an order for relief relates back to the date of the original filing of the involuntary petition.

The court will order relief against the debtor if the court finds that the debtor is generally not paying its debts as they become due or if a custodian has been appointed to take charge of substantially all of the debtor's property within the preceding 120 days. 11 U.S.C. § 303(h).

Practice Note

If the court finds that an involuntary petition has been filed in bad faith, it may not only dismiss the petition but also award costs and reasonable attorney fees, any damages proximately caused by the filing, and punitive damages. See 11 U.S.C. § 303(i).

§ 8.3.2 When Debtor Is in Bankruptcy Court

If the client is an unsecured creditor of a debtor who has already filed a bankruptcy petition, there are several issues to consider immediately.

(a) *Automatic Stay and Preferences*

The client should understand the automatic stay and preference provisions of the Bankruptcy Code, particularly that even a telephone call or a letter to the debtor is a violation of the automatic stay and could subject him or her to sanctions by the court. The client should also be advised of the possibility that he or she may have to return money received from the debtor during the preference period.

(b) *Consider Availability of Reclamation Claim*

On learning of a bankruptcy proceeding, the client should immediately be consulted to determine if any goods were delivered by the client to the debtor within twenty days prior to the bankruptcy filing; if so, there may be a reclamation claim under Section 2-702 of the Uniform Commercial Code, which is recognized by the Bankruptcy Code. The applicable time provision for reclamation claims may be greatly expanded if there is proof of a written misrepresentation as to solvency. Consult the Uniform Commercial Code relative to this section and its availability. See G.L. c. 106, § 2-702.

(c) *Filing Proofs of Claim*

Claims must be filed in asset Chapter 7 cases and in all Chapter 13 cases within the time period provided by the court, usually ninety days from the first meeting under 11 U.S.C. § 341. In a Chapter 11 case, a proof of claim can be filed at any time prior

to confirmation of a plan unless a bar date is set prior to confirmation. The filing of a proof of claim in a Chapter 11 case is permissive if the claim has been listed correctly on the debtor's schedules, but it is recommended that counsel always file a proof of claim to ensure that the correct amount is listed on the claim and to establish any priority to which the client might be entitled. If a claim is listed as disputed in the debtor's schedules, the creditor must file a timely proof of claim to have his or her claim recognized. Failure to file a proof of claim means that the creditor is bound to whatever the debtor has listed on his or her schedules relative to the client's claims.

The client's claim may be entitled to priority status if it is for wages or other employee-related benefits such as contributions to union funds or retirement plans. In addition, certain consumer deposits are entitled to priority. *See* 11 U.S.C. § 507. Unpaid debts incurred during a pending Chapter 11 case are entitled to priority. Unfortunately, any priority is meaningless if there are no assets in the case or no assets available over and above the claims of secured creditors.

(d) *Attend First Meeting of Creditors*

Counsel for an unsecured creditor should consider attending the first meeting of creditors to get a clear picture of the debtor's financial position and future plans. Information known by the client regarding the debtor's financial affairs that may not be known by the U.S. trustee or the trustee in bankruptcy may assist the trustee. This information could include any possible preferential transfers made by the debtor or the facts surrounding any dissipation of assets by the debtor. Attending this meeting also frequently allows counsel to receive an opinion from the debtor or the trustee in bankruptcy as to the future of the case or whether there will be a dividend available in a Chapter 7 case, or to discontinue further legal activity, thus saving additional expense to the client.

(e) *Consider Nondischargeability of Claim*

Review Section 523 of the Bankruptcy Code with the client to determine if it can be argued that his or her claim is nondischargeable.

(f) *Special Considerations in a Chapter 11 Case*

If the client is one of the twenty largest unsecured creditors of a debtor filing a Chapter 11 case, he or she may be asked to become a member of the official unsecured creditors committee. A client's attorney may be authorized to serve as the representative of the client. Members of the creditors committee do not receive compensation, although they may be reimbursed for expenses should there be sufficient assets in the estate. The secretary of the committee may receive compensation, and counsel for the committee, as well as other fiduciaries retained by the committee, with court approval, may be compensated for professional services rendered.

The client should be cautioned that, although he or she may have an administrative priority in the Chapter 11 case, if the Chapter 11 case is unsuccessful, his or her

administrative priority could still amount to a worthless claim; therefore, all credit extended to debtors should be carefully considered and monitored. In this regard, when discussing the question of whether or not credit should be extended to a debtor, the client should weigh the importance of the continued existence of the debtor to him or her against whether the client's extension of credit is merely postponing an inevitable liquidation that may cost the client more money through unpaid bills incurred during the Chapter 11 case. Of course, the client can require cash in advance before making sales to a debtor. Note that anyone selling to a debtor will not be allowed to overcharge the debtor in order to recoup some of his or her pre-Chapter 11 losses.

§ 8.4 COUNSEL TO SECURED CREDITORS

Acting as counsel to a secured creditor involves consideration of the following issues.

§ 8.4.1 Review Claim with Client

Counsel to a secured creditor should always review the underlying claim with the client on becoming aware of the bankruptcy filing. Besides needing to ascertain the correct amount of the indebtedness, it is important to establish the client's secured position and to make sure that the debtor and the debtor's counsel are aware of that secured position. In addition, the client should be consulted to determine if he or she might have received any preferential payments.

§ 8.4.2 Motion for Relief from Stay

Consider filing a motion for relief from the automatic stay for a secured creditor client. *See* 11 U.S.C. § 362. Generally speaking, to obtain relief from the automatic stay, counsel must demonstrate either a lack of adequate protection or a lack of equity in secured property that is not necessary for an effective reorganization. A hearing must be held within thirty days. If no hearing is held within the initial thirty days, relief is automatically granted.

§ 8.4.3 Requests for Adequate Protection

If the client's secured collateral is being used by the debtor, immediately request adequate protection from the debtor. This will require a hearing before the Bankruptcy Court if this adequate protection cannot be obtained voluntarily from the debtor. The main issue will be whether the collateral that is being used by the debtor is suffering a diminution in value to the secured creditor. Means of adequate protection might include making periodic cash payments or granting a lien on additional collateral to replace the lien that was originally held.

§ 8.4.4 Administrative Duties

Counsel for a secured creditor in a Chapter 11 proceeding is entitled to attend the first meeting of creditors, which frequently is helpful in ascertaining the debtor's

plans regarding the client's secured collateral. Although counsel for a secured creditor, or the secured creditor himself or herself, cannot serve on the official creditors committee, counsel frequently may be in touch with the creditors committee relative to not only his or her plans but also the committee's plans concerning the ongoing affairs of the debtor. The client should immediately inform counsel if the debtor defaults on any payments during the course of the Chapter 11 case so that counsel may immediately move to protect his or her client's interests through adequate protection or relief from the automatic stay.

§ 8.5 COUNSEL TO THE UNSECURED CREDITORS COMMITTEE

The chief role of counsel to the unsecured creditors committee is to advise the committee as to legal courses of action it may take in a bankruptcy case and to negotiate the plan of reorganization with the debtor. Counsel to the unsecured creditors committee must be appointed by the court. Counsel must apply to the court for payment of his or her fees, which, if allowed, would be paid by the debtor.

§ 8.6 TRUSTEE IN BANKRUPTCY AND ITS COUNSEL

§ 8.6.1 U.S. Trustee System

The U.S. trustee system was created to remove administrative duties from the bankruptcy judge, who is now left to perform purely judicial functions. The Executive Office for United States Trustees appoints the trustee in all Chapter 7 cases and in Chapter 11 cases when the court has ordered that a trustee be appointed. The Executive Office for United States Trustees also appoints the creditors committee and, if requested, appoints an examiner.

A trustee appointed by the Executive Office for United States Trustees has the following duties:

- investigate the assets and affairs of the debtor to see if there are nonexempt assets to be liquidated for the benefit of creditors in a Chapter 7 case;
- ensure compliance with all the provisions of the Bankruptcy Code;
- examine the debtor under oath regarding his or her statement of affairs, schedules, and petition; and
- report to the Executive Office for United States Trustees and the Bankruptcy Court.

Counsel to the trustee performs any legal functions necessary to perform the above-mentioned duties, such as seeking to avoid preferential transfers, obtaining nonexempt assets from third parties or the debtor, settling controversies, reviewing and examining proofs of claims, making a final report and final accountings, and filing tax returns.

§ 8.6.2 The Examiner

When a trustee has not been appointed, at any time before confirmation of the plan or on request of any party in interest and after notice and hearing, the court may order the appointment of an examiner to conduct an investigation of the debtor. The examiner can investigate allegations of fraud, dishonesty, incompetence, misconduct, mismanagement, or irregularity in the management of the debtor's affairs. The appointment procedure for an examiner is similar to that of a trustee.

EXHIBIT 8A—Information on District of Massachusetts Court Divisions and Clerk’s Office*

* Appendix 5 of the Local Rules for the U.S. Bankruptcy Court for the District of Massachusetts, available at http://www.mab.uscourts.gov/pdffdocuments/localrules/appendix/2016_Appendix5.pdf.

APPENDIX 5 COURT DIVISIONS AND CLERK’S OFFICE

(a) Divisions

The District of Massachusetts shall contain the following three (3) divisions:

(1) Eastern Division: The Eastern Division shall consist of:

- (A) the counties of Barnstable, Bristol, Dukes, Nantucket, Norfolk, Plymouth, and Suffolk;
- (B) the county of Essex, with the exception of the towns specifically assigned to the Central Division in section (2), and
- (C) the following towns in Middlesex County: Arlington, Belmont, Burlington, Cambridge, Everett, Lexington, Lincoln, Malden, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Somerville, Stoneham, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester and Woburn.

The address of the Eastern Division is: Clerk, U.S. Bankruptcy Court, John W. McCormack Post Office and Court House, 5 Post Office Square, Boston, MA 02109-3945.

(2) Central Division: the counties of Worcester and Middlesex, with the exception of the towns specifically assigned to the Eastern Division in section (1) and the following towns in Essex County: Andover, Bradford, Haverhill, Lawrence, Methuen, and North Andover; and the following towns in Norfolk County: Bellingham, Franklin and Medway.

The address of the Central Division is: Clerk, U.S. Bankruptcy Court, Donohue Federal Building, 595 Main Street, Worcester, MA 01608-2076.

(3) Western Division: The Western Division shall consist of the counties of Berkshire, Franklin, Hampden, and Hampshire.

The address of the Western Division is: Clerk, U.S. Bankruptcy Court, United States Courthouse, 300 State Street, Springfield, MA 01105-2925.

(b) Emergency Filings

Filings can be made before 8:30 AM or after 4:30 PM on court days or on weekends or holidays for cause and by prior arrangement or in emergency circumstances,

as determined by the Clerk or his or her designee. With respect to Eastern Division cases, parties should contact the Clerk's office at 617-748-5300 and press (0) during business hours. With respect to Central Division cases, parties should contact the Clerk's office in Worcester at 508-770-8900 during business hours. With respect to Western Division cases, parties should contact the Clerk's office in Springfield at 413-785-6900 during business hours. At other times, parties should contact the Clerk or his or her designee by calling beeper no. 800-759-8888 and enter PIN # 1309280.

(c) **Emergency Closings or Delayed Opening**

Information as to an emergency closing or delayed opening of the Court is available by calling 866-419-5695 (Toll Free).

(d) **Courtroom Deputies**

The telephone numbers, fax numbers and email addresses (to be employed for forwarding proposed orders), for each of the Courtroom deputies are set forth below:

Judge Frank J. Bailey's Session

Telephone: 617-748-5347

Fax: 617-748-5345

Email: fib@mab.uscourts.gov

Springfield Session¹⁴

Telephone: 413-785-6909

Fax: 413-781-9477

Email: hib@mab.uscourts.gov

¹⁴ At the time of publication, the Western Division judgeship, located in Springfield was vacant. The email information listed will continue to be accurate until the appointment of a new judge. Please check with the Court for the most current email information.

Judge Joan N. Feeney's Session

Telephone: 617-748-5327

Fax: 617-748-5325

Email: inf@mab.uscourts.gov

Chief Judge Melvin S. Hoffman's Session

Telephone: 617-748-5337

Fax: 617-748-5335

Email: msh@mab.uscourts.gov

Judge Christopher J. Panos' Session

Telephone: 508-770-8927

Fax: 508-793 0189

Email: cip@mab.uscourts.gov

EXHIBIT 8B—Disclosure of Compensation

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

District Of _____

In re

Case No. _____

Debtor

Chapter _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

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

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

Balance Due \$ _____

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

 Debtor Other (specify)

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

 Debtor Other (specify)

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

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

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

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

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

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

	<i>Name of law firm</i>

EXHIBIT 8C—Voluntary Petition

Fill in this information to identify your case:	
United States Bankruptcy Court for the: _____ District of _____	
Case number (if known) _____	Chapter you are filing under: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
<input type="checkbox"/> Check if this is an amended filing	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____
2. All other names you have used in the last 8 years Include your married or maiden names.	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXXX - XX - _____ OR 9 XX - XX - _____	XXXX - XX - _____ OR 9 XX - XX - _____

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

page 1

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____
First Name Middle Name Last Name

Case number (if known) _____

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names</p>	<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN - - - - - _____</p> <p>EIN - - - - - _____</p>	<p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN - - - - - _____</p> <p>EIN - - - - - _____</p>
<p>5. Where you live</p>	<p>Number Street _____</p> <p>_____</p> <p>City State ZIP Code _____</p> <p>County _____</p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>	<p>If Debtor 2 lives at a different address:</p> <p>Number Street _____</p> <p>_____</p> <p>City State ZIP Code _____</p> <p>County _____</p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>
<p>6. Why you are choosing this district to file for bankruptcy</p>	<p>Check one:</p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Check one:</p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p> <p>_____</p> <p>_____</p>

Debtor 1 _____
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case**7. The chapter of the Bankruptcy Code you are choosing to file under**Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. How you will pay the fee

- I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A)*.
- I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B)* and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- No
- Yes. District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- No
- Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
- Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

- No. Go to line 12.
- Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- No. Go to line 12.
- Yes. Fill out *Initial Statement About an Eviction Judgment Against You (Form 101A)* and file it with this bankruptcy petition.

Debtor 1

First name Middle name Last name

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- No. Go to Part 4.
 Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 111B(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- No
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1

First Name

Middle Name

Last Name

Case number (optional)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

First name _____ Middle name _____ Last name _____

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

<p>16. What kind of debts do you have?</p>	<p>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(B) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.</p> <p>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</p> <p><input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.</p> <p>16c. State the type of debts you owe that are not consumer debts or business debts.</p> <p>_____</p>		
<p>17. Are you filing under Chapter 7?</p> <p>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</p>	<p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>		
<p>18. How many creditors do you estimate that you owe?</p>	<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"/> More than 100,000
<p>19. How much do you estimate your assets to be worth?</p>	<input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$1,000,000,001-\$10 billion <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> More than \$50 billion
<p>20. How much do you estimate your liabilities to be?</p>	<input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> \$500,000,001-\$1 billion <input type="checkbox"/> \$1,000,000,001-\$10 billion <input type="checkbox"/> \$10,000,000,001-\$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both, 18 U.S.C. §§ 152, 1341, 1519, and 3571.

<p>X _____</p> <p>Signature of Debtor 1</p> <p>Executed on _____</p> <p style="text-align: center; font-size: small;">MM / DD / YYYY</p>	<p>X _____</p> <p>Signature of Debtor 2</p> <p>Executed on _____</p> <p style="text-align: center; font-size: small;">MM / DD / YYYY</p>
---	---

Debtor 1 _____
First name Middle name Last name

Case number (if any) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X _____ Date _____
Signature of Attorney for Debtor MM / / DD / YYYY

Printed name

Firm name

Number Street

City State ZIP Code

Contact phone _____ Email address _____

Bar number State

Debtor 1

First name

Middle name

Last name

Case number (if court)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or property claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- No
 Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- No
 Yes. Name of Person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney, I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

Signature of Debtor 1

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

X

Signature of Debtor 2

Date

MM / DD / YYYY

Contact phone

Cell phone

Email address

EXHIBIT 8D—Creditor Mailing Matrix*

* Official Local Form 1 of the U.S. Bankruptcy Court for the District of Massachusetts, available at http://www.mab.uscourts.gov/pdfdocuments/localrules/20161oca1_Rules_9_2016.pdf.

OFFICIAL LOCAL FORM 1 MATRIX LIST OF CREDITORS

It is the debtor's responsibility to file an accurate creditor mailing matrix (a list of the names and addresses of creditors) with the petition. This list is used to mail notices to creditors, so it is very important to take care in entering creditor names and addresses correctly.

Note: Lack of proper notice may result in no discharge as to a creditor not listed correctly or additional costs to the debtor as changes and corrections are requested.

Rules for properly formatting a creditor mailing matrix:

Non-electronic filers may file this form with the Court as a paper document or on a CD. Electronic filers must file this form in .pdf format and upload it in .txt format to the Court's ECF database as well. Both electronic and nonelectronic filers must follow the same guidelines listed below.

1. Creditors must be listed in a single column containing as many pages as are required to list all creditors.
2. The margins at the top and bottom of the page must be at least one inch.
3. Page numbers or page headings must not be included in the list.
4. The matrix shall be produced with a quality computer printer or typewriter. Standard type shall be used.
5. If not filed on a CD, an original of the matrix or an amended matrix must be filed with the Clerk's Office. A matrix cannot be filed by fax.
6. If submitting on a CD please save the file as an ASCII text file, and write the debtor's name and town on the CD.
7. The name and address of each creditor must not exceed five (5) lines and each creditor's name and address must be separated by at least one blank line.
8. Names and addresses must be aligned left (flush against the left margin, no leading blank spaces.)
9. Each line may contain no more than 40 characters.
10. The creditor's name must be on the first line. Put the first name first, any middle initial then the last name.

11. Use the second line for c/o (care of) or Attention: [Insolvency Department].
12. If you have a physical address and post office box information, list both the P.O. Box information and the physical address.
13. City and state abbreviation and ZIP code must be on the last line. (If the address only needs to use four lines the city and state are on the fourth line.)
14. All states must be the standard two-letter abbreviations.
15. Nine-digit ZIP codes used must contain a hyphen separating the two of digits.
16. DO NOT USE SPECIAL CHARACTERS SUCH AS %, (), or []. These characters will interfere with software used by the Bankruptcy Noticing Center.
17. DO NOT, ABSOLUTELY DO NOT, INCLUDE ACCOUNT NUMBERS.
18. Lists of amended creditors must only contain the added creditors.
19. Since amended creditors are filed with the motion as a PDF document, lists of more than 50 added creditors must be submitted on a CD clearly identifying the case name and number for the Clerk's Office.
20. Do not include the names and address(es) of the debtor, debtor's counsel or the U.S. trustee on the matrix as the ECF program will add them automatically.

Examples are as follows:

ABC Corp.
123 Main Street
Any town, MA 02003

Dr. O. W. Holmes, Jr.
Medical Affiliates and Diagnostics
321 First Avenue, Suite 50
Nice town, MA 01006

EXHIBIT 8E—List of Creditors Holding Twenty Largest Unsecured Claims (Chapter 11)

Fill in this information to identify the case:

Debtor name _____

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number (if known): _____

Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1							
2							
3							
4							
5							
6							
7							
8							

Representing Clients in the U.S. Bankruptcy Court

Debtor _____
name

Case number (number) _____

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

EXHIBIT 8F—Summary of Schedules

Fill in this information to identify your case:			
Debtor 1	First name	Middle name	Last name
Debtor 2 (Spouse, if filing)	First name	Middle name	Last name
United States Bankruptcy Court for the: _____			District of _____
Case number	(if known)		

 Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ _____
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ _____
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ _____

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$ _____
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ _____
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$ _____
Your total liabilities	\$ _____

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$ _____
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$ _____

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____
First name Middle name Last name

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ _____

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations. (Copy line 6a.)	\$ _____
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____
9d. Student loans. (Copy line 6f.)	\$ _____
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _____
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ _____
9g. Total. Add lines 9a through 9f.	\$ _____

EXHIBIT 8G—Declaration Concerning Debtor's Schedules

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____, Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

 Signature of Debtor 1

Date _____
MM / DD / YYYY

X

 Signature of Debtor 2

Date _____
MM / DD / YYYY

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

EXHIBIT 8H—Statement of Financial Affairs

Fill in this information to identify your case:

Debtor 1 _____
First name Middle name Last name

Debtor 2 _____
(Spouse, if filing) First name Middle name Last name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(If known)

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number _____ Street _____	From _____ To _____	Number _____ Street _____	From _____ To _____
City _____ State _____ ZIP Code _____		City _____ State _____ ZIP Code _____	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number _____ Street _____	From _____ To _____	Number _____ Street _____	From _____ To _____
City _____ State _____ ZIP Code _____		City _____ State _____ ZIP Code _____	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Creditors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 1

Debtor 1 First Name Middle Name Last Name

Case number (if any) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: (January 1 to December 31, _____) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: (January 1 to December 31, _____) <small>YYYY</small>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For last calendar year: (January 1 to December 31, _____) <small>YYYY</small>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For the calendar year before that: (January 1 to December 31, _____) <small>YYYY</small>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

Debtor 1

First name _____ Middle name _____ Last name _____

Case number (if any): _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Debtor's Name _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
Debtor's Name _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
 Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment <i>Include creditor's name</i>
Debtor's Name _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
Debtor's Name _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

Debtor 1 First name Middle name Last name Case number if known

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

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____	_____ _____	\$ _____ \$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____	_____ _____ _____	_____
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____	_____ _____ _____	_____

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____ Governmental unit _____			_____
Number Street _____ Number Street _____			
City _____ State ZIP Code _____			
City _____ State ZIP Code _____			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
_____	Court Name _____		<input type="checkbox"/> Pending
_____	Number Street _____		<input type="checkbox"/> On appeal
Case number _____	City _____ State ZIP Code _____		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation
 No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Business Name _____ Number Street _____ City _____ State ZIP Code _____	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN.
	Name of accountant or bookkeeper	Dates business existed
		From _____ To _____
Business Name _____ Number Street _____ City _____ State ZIP Code _____	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN.
	Name of accountant or bookkeeper	Dates business existed
		From _____ To _____

EXHIBIT 8I—Schedule A/B—Property

Fill in this information to identify your case and this filing:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing jointly) First Name Middle Name Last Name

United States Bankruptcy Court for the _____ District of _____

Case number _____

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1. _____
 Street address, if available, or other description

 City State ZIP Code

 County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

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

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. _____
 Street address, if available, or other description

 City State ZIP Code

 County

What is the property? Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

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

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Representing Clients in the U.S. Bankruptcy Court

Debtor 1

First name Middle name Last name

Case number of Form _____

3.3. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

3.4. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here _____

\$ _____

Debtor 1 _____
First name Middle name Last name

Case number (if known) _____

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured claims
or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe: _____ \$ _____**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe: _____ \$ _____**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe: _____ \$ _____**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe: _____ \$ _____**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe: _____ \$ _____**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe: _____ \$ _____**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe: _____ \$ _____**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe: _____ \$ _____**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information: _____ \$ _____**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here _____ →**

\$ _____

Debtor 1 _____
First name Middle name Last name

Case number (if known) _____

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes Cash: \$ _____

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes Institution name: _____

17.1. Checking account: _____ \$ _____

17.2. Checking account: _____ \$ _____

17.3. Savings account: _____ \$ _____

17.4. Savings account: _____ \$ _____

17.5. Certificates of deposit: _____ \$ _____

17.6. Other financial account: _____ \$ _____

17.7. Other financial account: _____ \$ _____

17.8. Other financial account: _____ \$ _____

17.9. Other financial account: _____ \$ _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes Institution or issuer name: _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them Name of entity: _____ % of ownership: 0% % \$ _____

_____ % _____ \$ _____

_____ % _____ \$ _____

Debtor 1

First Name _____ Middle Name _____ Last Name _____

Case number or name _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- No
- Yes. Give specific information about them. Issuer name: _____ \$ _____
 _____ \$ _____
 _____ \$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- No
- Yes. List each account separately. Type of account: Institution name: _____ \$ _____
- 401(k) or similar plan: _____ \$ _____
- Pension plan: _____ \$ _____
- IRA: _____ \$ _____
- Retirement account: _____ \$ _____
- Keogh: _____ \$ _____
- Additional account: _____ \$ _____
- Additional account: _____ \$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company.
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
- Yes. Institution name or individual: _____
- Electric: _____ \$ _____
- Gas: _____ \$ _____
- Heating oil: _____ \$ _____
- Security deposit on rental unit: _____ \$ _____
- Prepaid rent: _____ \$ _____
- Telephone: _____ \$ _____
- Water: _____ \$ _____
- Rented furniture: _____ \$ _____
- Other: _____ \$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- No
- Yes. Issuer name and description: _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Representing Clients in the U.S. Bankruptcy Court

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

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests 11 U.S.C. § 521(c):

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them.....

_____ \$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them.....

_____ \$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them.....

_____ \$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

_____ Federal: \$ _____
 _____ State: \$ _____
 _____ Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

_____ Alimony: \$ _____
 _____ Maintenance: \$ _____
 _____ Support: \$ _____
 _____ Divorce settlement: \$ _____
 _____ Property settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else

No

Yes. Give specific information.....

_____ \$ _____

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____ Case number or entry _____

First name Middle name Last name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
 Yes. Describe.....

_____ \$ _____

41. Inventory

- No
 Yes. Describe.....

_____ \$ _____

42. Interests in partnerships or joint ventures

- No
 Yes. Describe.....

Name of entity:	% of ownership:	
_____	_____%	\$ _____
_____	_____%	\$ _____
_____	_____%	\$ _____

43. Customer lists, mailing lists, or other compilations

- No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

- No
 Yes. Describe.....

_____ \$ _____

44. Any business-related property you did not already list

- No
 Yes. Give specific information

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$ _____

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No
 Yes.....

_____ \$ _____

EXHIBIT 8J—Schedule C—Property Claimed as Exempt

Fill in this information to identify your case:

Debtor 1 _____
First name Middle name Last name

Debtor 2 _____
(Spouse, if filing) First name Middle name Last name

United States Bankruptcy Court for the _____ District of _____

Case number _____
(if known)

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B, Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 1 of __

Debtor 1 _____
First name Middle name Last name

Case number (if any) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption</small>	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

EXHIBIT 8K—Schedule D—Creditors Holding Secured Claims

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--

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

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

page 1 of ____

Representing Clients in the U.S. Bankruptcy Court

Debtor 1: _____ Case number (if known): _____

First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____
<input type="checkbox"/>	Name _____ Number Street _____ City State ZIP Code _____	On which line in Part 1 did you enter the creditor? ____ Last 4 digits of account number ____

Print

Save As...

Add Attachment

Reset

Official Form 106D

Part 2 of Schedule D: Creditors Who Have Claims Secured by Property

page ___ of ___

EXHIBIT 8L—Schedule E/F—Creditors Holding Unsecured Priority Claims

Fill in this information to identify your case:

Debtor 1 _____
First name Middle name Last name

Debtor 2 _____
(Spouse, if filing) First name Middle name Last name

United States Bankruptcy Court for the _____ District of _____

Case number _____
(If known)

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B; Property (Official Form 106A/B) and on Schedule G; Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

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

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

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

page 1 of ____

Debtor 1 _____
First Name Middle Name Last Name

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	<p>Nonpriority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</p>
4.2	<p>Nonpriority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</p>
4.3	<p>Nonpriority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____</p>

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____ Case number
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.	Total claim
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <input style="width: 20px; height: 20px; margin-bottom: 5px;" type="checkbox"/> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Nonpriority Debtor's Name</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Number Street</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>City State ZIP Code</small> </div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Last 4 digits of account number</small> _____ \$ _____ </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>When was the debt incurred?</small> _____ </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other: Specify _____</p>
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <input style="width: 20px; height: 20px; margin-bottom: 5px;" type="checkbox"/> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Nonpriority Debtor's Name</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Number Street</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>City State ZIP Code</small> </div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Last 4 digits of account number</small> _____ \$ _____ </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>When was the debt incurred?</small> _____ </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other: Specify _____</p>
<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <input style="width: 20px; height: 20px; margin-bottom: 5px;" type="checkbox"/> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Nonpriority Debtor's Name</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Number Street</small> </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>City State ZIP Code</small> </div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>Last 4 digits of account number</small> _____ \$ _____ </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"> <small>When was the debt incurred?</small> _____ </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Other: Specify _____</p>

Debtor 1 _____
First Name Middle Name Last Name

Case number of case: _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _
Name _____ Number Street _____ _____ City State ZIP Code _____	On which entry in Part 1 or Part 2 did you list the original creditor? Line ____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number ____ _ ____ _

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 First Name Middle Name Last Name _____

Case number of Money _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 158. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ _____
	6b. Taxes and certain other debts you owe the government	6b. \$ _____
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ _____
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ _____
	6e. Total. Add lines 6a through 6d.	6e. \$ _____

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ _____
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ _____
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ _____
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ _____
	6j. Total. Add lines 6f through 6i.	6j. \$ _____

Print

Save As...

Add Attachment

Reset

Official Form 109E/F

Schedule EF: Creditors Who Have Unsecured Claims

page __ of __

EXHIBIT 8M—Schedule G—Executory Contracts and Unexpired Leases

Fill in this information to identify your case:

Debtor _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse Filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(If known)

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B, Property (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.2	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.3	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.4	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.5	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

page 1 of ____

EXHIBIT 8N—Schedule H—Codebtors

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Optional) First Name Middle Name Last Name

United States Bankruptcy Court for the _____ District of _____

Case number _____
(If known)

 Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes. In which community state or territory did you live? _____, Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
<p>3.1</p> <p>_____ <small>Name</small></p> <p>_____ <small>Number Street</small></p> <p>_____ <small>City State ZIP Code</small></p>	<p>Check all schedules that apply:</p> <p><input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____</p>
<p>3.2</p> <p>_____ <small>Name</small></p> <p>_____ <small>Number Street</small></p> <p>_____ <small>City State ZIP Code</small></p>	<p><input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____</p>
<p>3.3</p> <p>_____ <small>Name</small></p> <p>_____ <small>Number Street</small></p> <p>_____ <small>City State ZIP Code</small></p>	<p><input type="checkbox"/> Schedule D, line _____ <input type="checkbox"/> Schedule E/F, line _____ <input type="checkbox"/> Schedule G, line _____</p>

Official Form 106H

Schedule H: Your Codebtors

page 1 of ____

EXHIBIT 80—Schedule I—Current Income of Individual Debtors

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(If known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

12/15

Official Form 106I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	_____	_____
Employer's name	_____	_____
Employer's address	Number Street _____ _____ _____	Number Street _____ _____ _____
How long employed there?	City State ZIP Code _____ _____	City State ZIP Code _____ _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ _____	\$ _____
3. Estimate and list monthly overtime pay.	3. +\$ _____	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ _____	\$ _____

Official Form 106I

Schedule I: Your Income

page 1

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____ <small>First Name Middle Name Last Name</small>	Case number (if known) _____
---	------------------------------

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here _____ → 4.	\$ _____	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ _____	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ _____	\$ _____
8b. Interest and dividends	8b. \$ _____	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ _____	\$ _____
8d. Unemployment compensation	8d. \$ _____	\$ _____
8e. Social Security	8e. \$ _____	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.</small> Specify: _____	8f. \$ _____	\$ _____
8g. Pension or retirement income	8g. \$ _____	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ _____	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ _____	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ _____ + \$ _____ = \$ _____	
11. State all other regular contributions to the expenses that you list in Schedule J. <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.</small> Specify: _____	11. + \$ _____	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies	12. \$ _____	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

EXHIBIT 8P—Schedule J—Current Expenditures of Individual Debtors

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Optional, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
- No
- Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.	<input type="checkbox"/> No <input type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your income (Official Form 106I).

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ _____
If not included in line 4:	
4a. Real estate taxes	4a. \$ _____
4b. Property, homeowner's, or renter's insurance	4b. \$ _____
4c. Home maintenance, repair, and upkeep expenses	4c. \$ _____
4d. Homeowner's association or condominium dues	4d. \$ _____

Official Form 106J

Schedule J: Your Expenses

page 1

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____
 First Name _____ Middle Name _____ Last Name _____

Case number (if known) _____

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$ _____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$ _____
6b. Water, sewer, garbage collection	6b.	\$ _____
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ _____
6d. Other. Specify: _____	6d.	\$ _____
7. Food and housekeeping supplies	7.	\$ _____
8. Childcare and children's education costs	8.	\$ _____
9. Clothing, laundry, and dry cleaning	9.	\$ _____
10. Personal care products and services	10.	\$ _____
11. Medical and dental expenses	11.	\$ _____
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ _____
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ _____
14. Charitable contributions and religious donations	14.	\$ _____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$ _____
15b. Health insurance	15b.	\$ _____
15c. Vehicle insurance	15c.	\$ _____
15d. Other insurance. Specify: _____	15d.	\$ _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$ _____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$ _____
17b. Car payments for Vehicle 2	17b.	\$ _____
17c. Other. Specify: _____	17c.	\$ _____
17d. Other. Specify: _____	17d.	\$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 108I).	18.	\$ _____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .		
20a. Mortgages on other property	20a.	\$ _____
20b. Real estate taxes	20b.	\$ _____
20c. Property, homeowner's, or renter's insurance	20c.	\$ _____
20d. Maintenance, repair, and upkeep expenses	20d.	\$ _____
20e. Homeowner's association or condominium dues	20e.	\$ _____

Debtor 1

First name Middle name Last name

Case number (if any)

21. Other. Specify _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ _____

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ _____

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ _____

23b. Copy your monthly expenses from line 22c above.

23b. - \$ _____

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$ _____

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain here:

EXHIBIT 8Q—Statement of Current Monthly Income and Means Test Calculation (Chapter 7)

Fill in this information to identify your case:

Debtor 1 _____
First name Middle name Last name

Debtor 2 _____
(Spouse, if filing) First name Middle name Last name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

1. There is no presumption of abuse.

2. There is a presumption of abuse.

Check if this is an amended filing

Official Form 122A-2

Chapter 7 Means Test Calculation

04/16

To fill out this form, you will need your completed copy of Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income. _____ Copy line 11 from Official Form 122A-1 here → \$ _____

2. Did you fill out Column B in Part 1 of Form 122A-1?

No. Fill in \$0 for the total on line 3.

Yes. Is your spouse filing with you?

No. Go to line 3.

Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

No. Fill in 0 for the total on line 3.

Yes. Fill in the information below:

State each purpose for which the income was used For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents	Fill in the amount you are subtracting from your spouse's income
_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total _____	\$ _____

Copy total here → - \$ _____

4. Adjust your current monthly income. Subtract the total on line 3 from line 1. \$ _____

Debtor 1

First name _____ Middle name _____ Last name _____

Case number (if any) _____

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filed in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ _____
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

- 7a. Out-of-pocket health care allowance per person \$ _____
- 7b. Number of people who are under 65 X _____
- 7c. **Subtotal.** Multiply line 7a by line 7b. \$ _____ Copy here → \$ _____

People who are 65 years of age or older

- 7d. Out-of-pocket health care allowance per person \$ _____
- 7e. Number of people who are 65 or older X _____
- 7f. **Subtotal.** Multiply line 7d by line 7e. \$ _____ Copy here → + \$ _____
- 7g. **Total.** Add lines 7c and 7f. \$ _____ Copy total here → \$ _____

Representing Clients in the U.S. Bankruptcy Court

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

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. _____ \$ _____

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. _____ \$ _____

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total average monthly payment	\$ _____ Copy here → — \$ _____ Repeat this amount on line 33a.

9c. **Net mortgage or rent expense.**
 Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this amount is less than \$0, enter \$0. _____ \$ _____ Copy here → \$ _____

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. _____ \$ _____

Explain why: _____

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- 0. Go to line 14.
- 1. Go to line 12.
- 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area. _____ \$ _____

Debtor 1

FDL Case No. _____

Middle Name _____

Last Name _____

Case number (if known) _____

Additional Expense Deductions

These are additional deductions allowed by the Means Test.
 Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ _____

Disability insurance \$ _____

Health savings account + \$ _____

Total \$ _____ Copy total here → \$ _____

Do you actually spend this total amount?

 No. How much do you actually spend? \$ _____

 Yes

26. **Continuing contributions to the care of household or family members.** The 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. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$ _____

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ _____

By law, the court must keep the nature of these expenses confidential.

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs. \$ _____

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$ _____

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$ _____

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). + \$ _____

32. **Add all of the additional expense deductions.** \$ _____
 Add lines 25 through 31.

Representing Clients in the U.S. Bankruptcy Court

Debtor 1

First Name _____ Middle Name _____ Last Name _____

Case number (if known) _____

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33d.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

		Average monthly payment
Mortgages on your home:		
33a. Copy line 9b here	→	\$ _____
Loans on your first two vehicles:		
33b. Copy line 12b here	→	\$ _____
33c. Copy line 12e here	→	\$ _____
33d. List other secured debts:		
Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		\$ _____
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		\$ _____
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		+ \$ _____
33e. Total average monthly payment. Add lines 33a through 33d		\$ _____
		Copy total here → \$ _____

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
_____	_____	\$ _____ + 60 =	\$ _____
_____	_____	\$ _____ + 60 =	\$ _____
_____	_____	\$ _____ + 60 =	+ \$ _____
		Total	\$ _____
			Copy total here → \$ _____

35. Do you owe any priority claims such as a priority tax, child support, or alimony – that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ _____ + 60 = \$ _____

Debtor 1

First Name _____ Middle Name _____ Last Name _____

Case number (if known) _____

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

- No. Go to line 37.
 Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ _____

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X _____

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ _____

Copy total
here →

\$ _____

37. Add all of the deductions for debt payment.

Add lines 33e through 36. _____

\$ _____

Total Deductions from Income**38. Add all of the allowed deductions.**

Copy line 24. All of the expenses allowed under IRS

expense allowances _____ \$ _____

Copy line 32. All of the additional expense deductions _____ \$ _____

Copy line 37. All of the deductions for debt payment _____ + \$ _____

Total deductions \$ _____

Copy total here →

\$ _____

Part 3: Determine Whether There is a Presumption of Abuse**39. Calculate monthly disposable income for 60 months**

39a. Copy line 4, adjusted current monthly income _____ \$ _____

39b. Copy line 36, Total deductions _____ - \$ _____

39c. Monthly disposable income, 11 U.S.C. § 707(b)(2)

Subtract line 39b from line 39a.

\$ _____

Copy
here →

\$ _____

For the next 60 months (5 years) _____

x 60

39d. Total. Multiply line 39c by 60. _____

\$ _____

Copy
here →

\$ _____

40. Find out whether there is a presumption of abuse. Check the box that applies:

- The line 39d is less than \$7,700*. On the top of page 1 of this form, check box 1. There is no presumption of abuse. Go to Part 5.
- The line 39d is more than \$12,850*. On the top of page 1 of this form, check box 2. There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.
- The line 39d is at least \$7,700*, but not more than \$12,850*. Go to line 41.

* Subject to adjustment on 4/01/19, and every 3 years after that for cases filed on or after the date of adjustment.

Official Form 122A-2

Chapter 7 Means Test Calculation

page 8

EXHIBIT 8R—Statement of Current Monthly Income (Chapter 11)

Fill in this information to identify your case:

Debtor 1	_____	_____	_____
	First name	Middle name	Last name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First name	Middle name	Last name
United States Bankruptcy Court for the:	_____		District of _____
			(State)
Case number (if known)	_____		

 Check if this is an amended filing

Official Form 122B

Chapter 11 Statement of Your Current Monthly Income

12/15

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case, 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ _____	\$ _____
Ordinary and necessary operating expenses	– \$ _____	– \$ _____
Net monthly income from a business, profession, or farm	\$ _____	\$ _____
		Copy here →
	\$ _____	\$ _____
6. Net income from rental and other real property	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ _____	\$ _____
Ordinary and necessary operating expenses	– \$ _____	– \$ _____
Net monthly income from rental or other real property	\$ _____	\$ _____
		Copy here →
	\$ _____	\$ _____

Official Form 122B

Chapter 11 Statement of Your Current Monthly Income

page 1

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 First Name Middle Name Last Name

Case number (if any) _____

	Column A Debtor 1	Column B Debtor 2
7. Interest, dividends, and royalties	\$ _____	\$ _____
8. Unemployment compensation	\$ _____	\$ _____
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____		
For you _____	\$ _____	
For your spouse _____	\$ _____	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total amounts from separate pages, if any.	+ \$ _____	+ \$ _____
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	<div style="border: 1px solid black; padding: 2px;">\$ _____</div>	+ <div style="border: 1px solid black; padding: 2px;">\$ _____</div> = <div style="border: 1px solid black; padding: 2px;">\$ _____</div>
		Total current monthly income

Part 2: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X

Signature of Debtor 1

Date _____
MM / DD / YYYY

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

EXHIBIT 8S—Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income (Chapter 13)

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

3. The commitment period is 3 years.

4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.
- Not married. Fill out Column A, lines 2-11.
- Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	— \$ _____	
Net monthly income from a business, profession, or farm	\$ _____ <small>Copy here →</small>	\$ _____
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	— \$ _____	
Net monthly income from rental or other real property	\$ _____ <small>Copy here →</small>	\$ _____

Representing Clients in the U.S. Bankruptcy Court

Debtor 1 _____ <small>First Name Middle Name Last Name</small>	Case number or court _____
---	----------------------------

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ _____	\$ _____
8. Unemployment compensation	\$ _____	\$ _____
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____ ↓		
For you _____	\$ _____	
For your spouse _____	\$ _____	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a. _____	\$ _____	\$ _____
10b. _____	\$ _____	\$ _____
10c. Total amounts from separate pages, if any.	+ \$ _____	+ \$ _____
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	+ \$ _____ = \$ _____
		Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. _____	\$ _____
13. Calculate the marital adjustment. Check one:	
<input type="checkbox"/> You are not married. Fill in 0 in line 13d.	
<input type="checkbox"/> You are married and your spouse is filing with you. Fill in 0 in line 13d.	
<input type="checkbox"/> You are married and your spouse is not filing with you.	
Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.	
In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.	
If this adjustment does not apply, enter 0 on line 13d.	
13a. _____	\$ _____
13b. _____	\$ _____
13c. _____	+ \$ _____
13d. Total _____	\$ _____
	Copy here → 13d. _____
14. Your current monthly income. Subtract line 13d from line 12.	14. \$ _____
15. Calculate your current monthly income for the year. Follow these steps:	
15a. Copy line 14 here → _____	15a. \$ _____
Multiply line 15a by 12 (the number of months in a year).	
	x 12
15b. The result is your current monthly income for the year for this part of the form.	15b. \$ _____

EXHIBIT 8T—Chapter 13 Plan

OLF 3 (Official Local Form 3 and Cover Sheet)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

CHAPTER 13 PLAN COVER SHEET

Filing Date: _____

Docket #: _____

Debtor: _____

Joint Debtor: _____

SS#: (last 4 digits) _____

SS#: (last 4 digits) _____

Address: _____

Address: _____

Debtor's Counsel: _____

Address: _____

Telephone #: _____

Facsimile #: _____

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL THIRTY (30) DAYS AFTER THE 11 U.S.C. § 341 MEETING OR THIRTY (30) DAYS AFTER THE SERVICE OF AN AMENDED OR MODIFIED PLAN TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR(S), DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

OLF 3 (Official Local Form 3 and Cover Sheet)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

PRE-CONFIRMATION CHAPTER 13 PLAN

Filing Date: _____ Docket No.: _____

Debtor: _____ Joint Debtor: _____

SS#: (last 4 digits) _____ SS#: (last 4 digits) _____

I. PLAN PAYMENT AND TERM:

Debtor(s) shall pay monthly to the trustee the sum of \$ _____ for the term of:

[] 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);

[] 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);

[] 60 Months. 11 U.S.C. § 1322(d)(2). Debtor avers the following cause:

_____; or

[] ___ Months. The debtor states as reasons therefore: _____

II. SECURED CLAIMS:

A. Claims to be paid through the Plan (including arrears):

Table with 3 columns: Creditor, Description of Claim (pre-petition arrears, purchase money, etc.), Amount of Claim. Includes two rows with dollar signs and blank lines for entry.

Representing Clients in the U.S. Bankruptcy Court

_____ \$ _____
Total of secured claims to be paid through the Plan: \$ _____

B. Claims to be paid directly by debtor to creditors (Not through Plan):

Creditor	Description of Claim
_____	_____
_____	_____
_____	_____

C. Modification of Secured Claims:

Creditor	Details of Modification (Additional Details May Be Attached)	Amt. of Claim to Be Paid Through Plan
_____	_____	\$ _____
_____	_____	\$ _____

D. Leases:

- i. The debtor(s) intend(s) to reject the residential/personal property lease claims of _____;
or
- ii. The debtor(s) intend(s) to assume the residential/personal property lease claims of _____.
- iii. The arrears under the lease to be paid under the Plan are _____.

III. PRIORITY CLAIMS:

A. Domestic Support Obligations:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____

B. Other:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total of Priority Claims to be paid through the Plan:		\$ _____

IV. ADMINISTRATIVE CLAIMS:

- A. Attorney's Fees (to be paid through the Plan): \$ _____
- B. Miscellaneous Fees:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total of Administrative Claims to be Paid through the Plan:		\$ _____

- C. The chapter 13 trustee's fee is determined by Order of the United States Attorney General. The calculation of the Plan payment set forth utilizes a 10% trustee's commission.

V. UNSECURED CLAIMS:

The general unsecured creditors shall receive a dividend of _____% of their claims.

- A. General unsecured claims \$ _____
- B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____

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_____ \$ _____

C. Non-Dischargeable Unsecured Claims:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total of Unsecured Claims (A + B + C): \$ _____

D. Multiply total by percentage: \$ _____
(Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

E. Separately classified unsecured claims (co-borrower, etc.):

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total amount of separately classified claims payable at _____%: \$ _____

VI. OTHER PROVISIONS:

A. Liquidation of assets to be used to fund the Plan:

B. Miscellaneous Provisions:

_____.

VII. CALCULATION OF PLAN PAYMENT:

A. Secured claims (Section II-A Total): \$ _____

B. Priority claims (Section III-A & B Total): \$ _____

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Less Total Exemptions (Schedule C) \$ _____

Available Chapter 7: \$ _____

C. All other Assets: (All remaining items on Schedule A/B): (Itemize as necessary)

_____.

Total Net Value: \$ _____

Less Exemptions (Schedule C): \$ _____

Available Chapter 7: \$ _____

D. Summary of Liquidation Analysis (total amount available under Chapter 7):

Net Equity (A and B) plus Other Assets (C) less all claimed
exemptions:

\$ _____

E. Additional Comments regarding Liquidation Analysis:

IX. SIGNATURES:

Pursuant to MLBR Appendix 1, Chapter 13 Rules, the debtor or his or her attorney is required to serve a copy of the Plan upon the chapter 13 trustee, all creditors and interested parties, and to file a Certificate of Service accordingly.

Debtor's Attorney

Date

Attorney's Address: _____

Tel. # () _____ - _____

Email Address: _____

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Debtor

Date

Joint Debtor

Date

EXHIBIT 8U—Notice of Chapter 13 Bankruptcy

Information to identify the case:	
Debtor 1 First Name _____ Middle Name _____ Last Name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____
Debtor 2 (Spouse, if any) First Name _____ Middle Name _____ Last Name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court for the _____ District of _____ (State)	[Date case filed for chapter 13 MM / JDD / YYYY OR Date case filed in chapter _____ MM / JDD / YYYY Date case converted to chapter 13 _____ MM / JDD / YYYY]
Case number: _____	

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 14 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
1. Debtor's full name	
2. All other names used in the last 8 years	
3. Address	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Contact phone _____ Email _____
5. Bankruptcy trustee Name and address	Contact phone _____ Email _____
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.com .	Hours open _____ Contact phone _____

For more information, see page 2 ►

Debtor

Name

Case number (if any)

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath, in a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date _____ at _____ Time _____ The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: _____
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> <input type="checkbox"/> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or <input type="checkbox"/> a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: _____
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: _____
	Deadline for governmental units to file a proof of claim:	Filing deadline: _____
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	[The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: _____ at _____ Date Time] Location: _____ Q: [The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.] Q: [The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately.]	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan [is included with this notice] or [will be sent to you later], and [the confirmation hearing will be held on the date shown in line 9 of this notice] or [the court will send you a notice of the confirmation hearing]. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Official Form 309f

Notice of Chapter 13 Bankruptcy Case

page 2

EXHIBIT 8V—Chapter 7 Individual Debtor’s Statement of Intention

Fill in this information to identify your case:

Debtor 1 _____
(First Name) (Middle Name) (Last Name)

Debtor 2 _____
(Spouse, if filing) (First Name) (Middle Name) (Last Name)

United States Bankruptcy Court for the _____ District of _____

Case number _____
(if known)

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: _____ Description of property securing debt: _____	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a Reaffirmation Agreement. <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 1

Debtor 1

First Name _____ Middle Name _____ Last Name _____

Case number (if known) _____

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: _____ Description of leased property: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✕

Signature of Debtor 1

Date _____
MM / DD / YYYY

✕

Signature of Debtor 2

Date _____
MM / DD / YYYY

EXHIBIT 8W—Proof of Claim

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Include, if any)

United States Bankruptcy Court for the: _____ District of _____

Case number _____

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?		
Name of the current creditor (the person or entity to be paid for this claim) _____		
Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?		
<input type="checkbox"/> No		
<input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
	Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	
Name _____	Name _____	
Number _____ Street _____	Number _____ Street _____	
City _____ State _____ ZIP Code _____	City _____ State _____ ZIP Code _____	
Contact phone _____	Contact phone _____	
Contact email _____	Contact email _____	
Uniform claims identifier for electronic payments in chapter 13 (if you use one): -----		
4. Does this claim amend one already filed?		
<input type="checkbox"/> No		
<input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on MM / DD / YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?		
<input type="checkbox"/> No		
<input type="checkbox"/> Yes. Who made the earlier filing? _____		

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: ____ ____ ____ ____
7. How much is the claim?	\$ _____ Does this amount include interest or other charges? <input type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. _____
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed): _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable
10. Is this claim based on a lease?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____
11. Is this claim subject to a right of setoff?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____

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12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

No

Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 5011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
- I am the creditor's attorney or authorized agent.
- I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

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

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

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

Executed on date _____
MM / DD / YYYY

Signature _____

Print the name of the person who is completing and signing this claim:

Name _____
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____
Number Street

City _____ State _____ ZIP Code _____

Contact phone _____ Email _____

Print

Official Form 410

Save As...

Add Attachment

Proof of Claim

Reset

page 3

EXHIBIT 8X—Ten Frequently Asked Questions

1. If I file for bankruptcy, what assets will I be able to keep?

Generally speaking, if an individual files a Chapter 7 petition, he or she will be able to keep assets that would not be deemed property of the estate, including Employment Retirement Income Security Act (ERISA)–qualified retirement plans and property that could be exempted from the bankruptcy estate; however, usually the debtor will be able to save his or her house only if, at the time of the filing of the bankruptcy, he or she is current with all mortgages.

If a Chapter 13 or a Chapter 11 petition is filed, the debtor should be able to keep most or all of his or her assets—provided that unsecured creditors are paid at least the value they would receive if the debtor’s assets were liquidated. The debtor’s house can be saved if he or she meets the payments provided for in the plan.

2. If I file for bankruptcy, what debts will I still owe after the bankruptcy is over?

If a debtor files a Chapter 7 petition, he or she will be discharged from personal liability for all debts except those listed in Section 523 of the Bankruptcy Code. If a debtor files a Chapter 13 petition and pays his or her plan in full, or otherwise receives a discharge, he or she will be discharged from all debts except those listed in 11 U.S.C. § 1328(a); however, if the creditor holds a secured interest in the property of the debtor, the creditor will maintain that lien to satisfy the debt.

3. What will happen to my credit if I file a bankruptcy proceeding?

In most cases by the time a person is prepared to file a bankruptcy petition, his or her credit has already been severely damaged; therefore, the filing of the bankruptcy petition should be viewed in that context. Federal law requires that the filing of a Chapter 7 petition may stay on a person’s credit report no longer than ten years, while a successful Chapter 13 filing may stay on a person’s credit report no longer than seven years.

4. Is it possible to have too much debt to file a bankruptcy petition?

A Chapter 13 petition can be filed only by an individual debtor who has regular income and whose noncontingent, liquidated unsecured debts are less than \$394,725 and whose noncontingent, liquidated secured debts are less than \$1,184,200. If a debtor wishes to reorganize but his or her debt exceeds the ceilings set for a Chapter 13 filing, usually a Chapter 11 petition will be filed. There are no debt ceilings under Chapter 7 or Chapter 11.

5. Will my suppliers still do business with me if my business files a Chapter 11 petition?

Unless they are contractually obligated to do so, suppliers are generally not required to continue to do business with a Chapter 11 debtor. However, usually a supplier will

continue to do business on a COD basis. A company considering a Chapter 11 filing should assume that, for the most part, its suppliers will put them on a COD basis. This likelihood should be considered when deciding whether a Chapter 11 petition should be filed.

6. Should my spouse also file a bankruptcy petition?

A husband and wife are entitled to file a joint petition, which will mean, among other things, that they may double the amount of exemptions available to them. If both spouses are liable on the major debts owed, then probably both spouses should file the bankruptcy petition. There is some protection for codebtors under certain circumstances if a Chapter 13 petition is filed. If a spouse is not liable on the significant debts owed by the debtor, generally speaking, it is preferable that both spouses not file bankruptcy.

7. Do I have to file a proof of claim in a bankruptcy case in order to share in any distribution to creditors?

If the amount due a creditor and the status of the claim—i.e., priority, secured, unsecured—is correctly listed in the schedules filed by the debtor, and if the claim is not listed as “disputed, contingent, or unliquidated,” a proof of claim need not be filed in a Chapter 11 case. However, if the claim is not properly listed or is listed as being disputed, contingent, or unliquidated, a proof of claim must be filed in a timely manner. In a no-asset Chapter 7 case, the notice of the bankruptcy filing will generally advise that no proofs of claim should be filed. If there are assets in a Chapter 7 case, a creditor will receive notice of the deadline for filing a proof of claim. A proof of claim must be filed in a Chapter 13 case, and it is due ninety days from the date of the Section 341 meeting. In a Chapter 11 case, the proof of claim is due prior to the date of confirmation hearing unless notice is received of an earlier filing deadline.

8. How does the automatic stay work?

The automatic stay is contained in Section 362 of the Bankruptcy Code, 11 U.S.C. § 362. Generally speaking, the automatic stay prohibits continuation of any type of collection action against the debtor, including foreclosures, eviction proceedings, and lawsuits. Relief from the automatic stay may be obtained on motion, provided that either

- sufficient cause is shown for relief or
- in the case of a secured creditor who wishes to continue a foreclosure proceeding, there is no equity in the mortgaged property and the property is not necessary for an effective reorganization.

9. Can I continue my lawsuit against other defendants if one of them files bankruptcy?

Except in situations where a codebtor of a Chapter 13 debtor meets the requirements set forth in Section 1301 of the Bankruptcy Code, a creditor may continue with

litigation against defendants who have not filed bankruptcy. In some cases it may be possible to obtain relief from the automatic stay to proceed in state court against the defendant who did file bankruptcy, but such cases are rare.

10. Will my Chapter 7 trustee come into my house to inspect my furniture and other personal household items?

In most Chapter 7 cases, all of the value of the debtor's household goods and personal property can be exempted unless there are valuable antiques, works of art, oriental rugs, valuable jewelry, etc. It would be extremely unusual for a Chapter 7 trustee to go to a debtor's house to inspect the debtor's personal property—this would likely occur only if a creditor raised issues concerning the existence of valuable assets that would exceed the exemption allowance.