B1 (Official Form 1) (04/13)

United States Bankrup	TCY COURT		VOLUNTARY PETI	TION	
		or (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ised by the Joint Debtor in the last 8 years naiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN (if more than one, state all):	)/Complete EIN	Last four digits of So (if more than one, st	oc. Sec. or Individual-Taxpayer I.D. (IT ate all):	TN)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Jo	int Debtor (No. and Street, City, and Sta	ate):	
	ZIP CODE		2	ZIP CODE	
County of Residence or of the Principal Place of Business:		County of Residence	e or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different from street add	dress):	
	ZIP CODE		2	ZIP CODE	
Location of Principal Assets of Business Debtor (if different fi	om street address above):		Z	ZIP CODE	
Type of Debtor (Form of Organization)	Nature of I (Check one box.)	Business	Chapter of Bankruptcy Cod the Petition is Filed (Che	e Under Which	
(Check one box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Single Asset Real 11 U.S.C. § 101(5) Railroad Stockbroker	☐ Health Care Business       ☐ Chapter 7       ☐ Chapter 15 F         ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)       ☐ Chapter 9       Recognition         ☐ Railroad       ☐ Chapter 11       Main Procee         ☐ Stockbroker       ☐ Chapter 12       ☐ Chapter 15 F         ☐ Commodity Broker       ☐ Chapter 13       Recognition         ☐ Clearing Bank       Nonmain Procee			
Chapter 15 Debtors	Tax-Exemp		Nature of Debts (Check one box.)		
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box, if applicable.)  Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Debts are primarily consumer debts, defined in 11 U.S.C. primarily business debts individual primarily for a personal, family, or household purpose."		
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debtors		
Full Filing Fee attached.		Debtor is a sm	nall business debtor as defined in 11 U.S a small business debtor as defined in 11		
Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	g that the debtor is	Check if:  Debtor's aggre	egate noncontingent liquidated debts (exiliates) are less than \$2,490,925 (amoun	scluding debts owed to	
Filing Fee waiver requested (applicable to chapter 7 indi attach signed application for the court's consideration. S		on 4/01/16 and	d every three years thereafter).		
		☐ Acceptances o	le boxes: g filed with this petition. If the plan were solicited prepetition from accordance with 11 U.S.C. § 1126(b).	m one or more classes	
Statistical/Administrative Information		of cicuitors, in	1 accordance with 11 0.3.C. § 1120(0).	THIS SPACE IS FOR	
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.			will be no funds available for	COURT USE ONLY	
Estimated Number of Creditors  □ □ □ □ □  1-49 50-99 100-199 200-999 1,000-5,000	· · · · · · · · · · · · · · · · · · ·	0,001- 25,001- 5,000 50,000	50,001- Over 100,000 100,000		
Estimated Assets	to \$50 to	50,000,001 \$100,00 \$100 to \$500 nillion million	0,001		
Estimated Liabilities	to \$50 to	50,000,001 \$100,00 \$100 to \$500 hillion million	0,001 \$500,000,001 More than to \$1 billion \$1 billion		

B1 (Official Form 1) (04/13) Page 2 **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Where Filed: Case Number: Location Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately П preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

П

of the petition.

B1 (Official Form 1) (04/13) Page 3

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code,	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the
specified in this petition.	order granting recognition of the foreign main proceeding is attached.
Signature of Debtor	(Signature of Foreign Representative)
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	Date
Date	Ci de CN Add De La Data D
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	underled.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
X	Date
Signature of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
Printed Name of Authorized Individual	partner whose Social-Security number is provided above.
Title of Authorized Individual  Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
	individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. 8 110: 18 U.S.C. 8 156

## UNITED STATES BANKRUPTCY COURT

		_ District of		
In re			Case No.	
	Debtor			(if known)

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

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

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

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

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

## UNITED STATES BANKRUPTCY COURT

		_ District of		
In re			Case No.	
	Debtor			(if known)

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

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

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

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

# United States Bankruptcy Court

		District Of		
In re	Dile	,	Case No	
	Debtor		Chapter	

## **SUMMARY OF SCHEDULES**

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

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

# United States Bankruptcy Court

	District Of			
n re			Case No	
	Debtor			
			Chapter	

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

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

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

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

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

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

#### **State the following:**

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

#### **State the following:**

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

B6A	Official Form	6A)	(12/07)

In re	,	Case No	
Debtor	· ·	(If known)	

### **SCHEDULE A - REAL PROPERTY**

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

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

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

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

		-	OR EXEMPTION	
		HUSBAND, WIFE, JOINT, OR COMMUNITY	SECURED CLAIM	
		愛る	CECUPED CLAIM	
		₹ 2	DEDUCTING ANY	
		<u>~</u> 8	PROPERTY, WITHOUT	
PROPERTY	INTEREST IN PROPERTY	≥€	INTEREST IN	CLAIM
DDODEDTY	INTEREST IN PROPERTY	田子	INTERPECT IN	CLAIM
LOCATION OF	NATURE OF DEBTOR'S	ᆹ벟	OF DEBTOR'S	SECURED
DESCRIPTION AND		음녿	CURRENT VALUE	AMOUNT OF
		1		

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/07)		
In re	Case No.	

**Debtor** 

### SCHEDULE B - PERSONAL PROPERTY

(If known)

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

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

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

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

In re	Case No
Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY

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

<b>B</b> 6F	3 (Official	Form 6B	(12/07)	) Cont.

In re	,	Case No	
Debtor	,	(If known)	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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

B6C (Official Form 6C) (04/13)		

In re		•	, Case No	
	Debtor		(If known)	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re		Case No.	
	Debtor	_	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

					P			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	1							
			VALUE \$					
ACCOUNT NO.			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
			VALUE \$					
continuation sheets			Subtotal ► (Total of this page)				\$	\$
attached			Total ►				ф	Φ.
			(Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

Liabilities and Related Data.)

In re	,	Case No.		
Debtor			(if known)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

			T					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE\$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
ACCOUNT NO.								
Cl4 C			VALUE \$				Ф	ф
Sheet noofcontinu sheets attached to Schedule of Creditors Holding Secured Claims	ation		Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose omy on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

B6E (Official Form 6E) (04/13)			
In re	,	Case No.	
Dei	btor	(if known	)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

Domestic Support Obligations

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

Extensions of credit in an involuntary case

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

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

D(E (OCC : 1E

(E) (04/12)

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

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	, Case No
Debtor	, Case No
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per fa	rmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purch that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ase, lease, or rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental	Units
Taxes, customs duties, and penalties owing to federal, state, a	nd local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Dep	pository Institution
	the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
☐ Claims for Death or Personal Injury While Debtor Was	Intoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	on of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/16, and every threadjustment.	e years thereafter with respect to cases commenced on or after the date of
	continuation sheets attached

a

B6E (Official Form 6E) (04/13) – Cont.

B6E (Official Form 6E) (04/13) – Cont.	
In re	, Case No.
Debtor	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Sc	nedule of	(T	S otals of	Subtota f this pa		\$	\$	
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			al➤	\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$	\$		

B 6F (Official Form 6F) (12/07)		

In re

Debtor

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

(if known)

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

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

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

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

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT MAILING ADDRESS ODEBTOR **INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal➤ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re	,	Case No.
	Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
	1						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	nched			Sub	total➤	\$
			(Use only on last page of the also on Summary of Schedules and, if app	licable of	ed Sched n the Sta	tistical	\$

In re	,	Case No.
	Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
	1						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	nched			Sub	total➤	\$
			(Use only on last page of the also on Summary of Schedules and, if app	licable of	ed Sched n the Sta	tistical	\$

In re	,	Case No.
	Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
	1						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	nched			Sub	total➤	\$
			(Use only on last page of the also on Summary of Schedules and, if app	licable of	ed Sched n the Sta	tistical	\$

In re	, Case No.	
Debtor	(if known)	
SCHEDULE G - EX	ECUTORY CONTRACTS AND UNEXPIRED I	EASES

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

Check this box if debtor has no executory contracts or unexpired leases. NAME AND MAILING ADDRESS, DESCRIPTION OF CONTRACT OR LEASE AND INCLUDING ZIP CODE, NATURE OF DEBTOR'S INTEREST. STATE OF OTHER PARTIES TO LEASE OR CONTRACT. WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

ı re ,	Case No.
Debtor ,	(if known)
SCHEDULE H	- CODEBTORS
Provide the information requested concerning any person or entity, of abtor in the schedules of creditors. Include all guarantors and co-signers ommonwealth, or territory (including Alaska, Arizona, California, Idaho Visconsin) within the eight-year period immediately preceding the community produced by the resides or resided with the debtor in the community produced by proceeding the eight years immediately preceding the community in initials and the name and address of the child's parent or guardian, and sname. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).	, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or rencement of the case, identify the name of the debtor's spouse and of a coperty state, commonwealth, or territory. Include all names used by the rencement of this case. If a minor child is a codebtor or a creditor, state
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

R6I	(Official Form	<b>6T</b> )	(12/07)	ì

In re		_ •	Case No.	
Debtor	•			if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status:	RELATIONSHIP(S):		AGE(S):					
Employment:	DEBTOR		SPOUSE					
Occupation								
Name of Employer								
How long employe	đ							
Address of Employ	er							
	of average or projected monthly income at time	DEBTOR	SPOUSE					
case f	ilea)	\$	\$					
Monthly gross was	ges, salary, and commissions	Φ	Ψ					
(Prorate if not pa	nid monthly)	\$	<u> </u>					
Estimate monthly	overtime							
SUBTOTAL		\$	\$					
LESS PAYROLL	DEDUCTIONS							
a. Payroll taxes ar	nd social security	\$	\$					
b. Insurance		\$	\$					
c. Union dues	):	\$ \$	\$ \$					
d. Other (Specify)	). 	Φ	Ψ					
SUBTOTAL OF F	AYROLL DEDUCTIONS	\$						
TOTAL NET MO	NTHLY TAKE HOME PAY	\$						
Regular income from (Attach detailed	om operation of business or profession or farm	\$	\$					
Income from real		\$	\$					
Interest and divide		\$	\$					
. Alimony, mainte	nance or support payments payable to the debtor for e or that of dependents listed above	\$	\$					
	government assistance							
(Specify):	ment income	\$	\$					
. Pension or retirer . Other monthly in		\$	\$					
(Specify):	-	\$	<u> </u>					
. SUBTOTAL OF	LINES 7 THROUGH 13	\$						
. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	<u></u>					
. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$	mary of Schedules and, if applicable,					

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

<b>R6.I</b>	(Official )	Form (	6.T)	(12/07)

In re		······································	Case No.	
	Debtor		(if known)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

1. Rent or home mortgage payment (include	e lot rented for n	nobile home)	\$
a. Are real estate taxes included?	Yes	No	
b. Is property insurance included?		No	
2. Utilities: a. Electricity and heating fuel		<del></del>	\$
b. Water and sewer			\$
c. Telephone			\$
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
4. Food			\$
5. Clothing			\$
6. Laundry and dry cleaning			\$
7. Medical and dental expenses			\$
8. Transportation (not including car paymer	nts)		\$
9. Recreation, clubs and entertainment, new	spapers, magazi	nes, etc.	\$
10.Charitable contributions			\$
11.Insurance (not deducted from wages or i	ncluded in home	mortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$
2. Taxes (not deducted from wages or incl Specify)	uded in home m	ortgage payments)	\$
13. Installment payments: (In chapter 11, 12	2, and 13 cases,	do not list payments to be included in the plan)	
a. Auto			\$
b. Other			\$
c. Other			\$
14. Alimony, maintenance, and support paid			\$
15. Payments for support of additional depe	ndents not livin	g at your home	\$
16. Regular expenses from operation of bus	iness, profession	n, or farm (attach detailed statement)	\$
17. Other			\$
18. AVERAGE MONTHLY EXPENSES ( if applicable, on the Statistical Summary		Report also on Summary of Schedules and, ilities and Related Data.)	\$
19. Describe any increase or decrease in exp	penditures reaso	nably anticipated to occur within the year following the filing of	f this document:
20. STATEMENT OF MONTHLY NET IN	ICOME		
a. Average monthly income from Line			\$
b. Average monthly expenses from Lin			<u> </u>
c. Monthly net income (a. minus b.)	<del>-</del>		\$

bo beclaration (official Form o - beclaration) (12/07)	
In re,	Case No.
Debtor	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Debtor
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ne debtor with a copy of this document and the notices and informulgated pursuant to 11 U.S.C. § 110(h) setting a maximum	petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided primation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been a fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, state the object of this document.	e name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
ddress  Signature of Bankruptcy Petition Preparer	
Signature of Bankruptcy Petition Preparer	Date
fames and Social Security numbers of all other individuals who	o prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
fmore than one person prepared this document, attach additio	nal signed sheets conforming to the appropriate Official Form for each person.
	nal signed sheets conforming to the appropriate Official Form for each person.  s of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
bankruptcy petition preparer's failure to comply with the provision 8 U.S.C. § 156.	
bankruptcy petition preparer's failure to comply with the provision 8 U.S.C. § 156.  DECLARATION UNDER PENALT	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
bankruptcy petition preparer's failure to comply with the provision 8 U.S.C. § 156.  DECLARATION UNDER PENALT  I, the [the prartnership ] of the and the foregoing summary and schedules, consisting of nowledge, information, and belief.	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets ( <i>Total shown on summary page plus I</i> ), and that they are true and correct to the best of my
DECLARATION UNDER PENALT  I, the [the partnership] of the and the foregoing summary and schedules, consisting of	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
DECLARATION UNDER PENALT  I, the [the partnership ] of the and the foregoing summary and schedules, consisting of nowledge, information, and belief.	Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets ( <i>Total shown on summary page plus 1</i> ), and that they are true and correct to the best of my

Property is (check one):

☐ Claimed as exempt

# UNITED STATES BANKRUPTCY COURT

District of				
In re, Debtor	Case No			
Debtor	Chapter 7			
<b>CHAPTER 7 INDIVIDUAL DEBTO</b>	R'S STATEMENT OF INTENTION			
<b>PART A</b> – Debts secured by property of the estate. secured by property of the estate. Attach additional pages if r				
Property No. 1	]			
Creditor's Name:	Describe Property Securing Debt:			
Property will be (check one):  ☐ Surrendered ☐ Retained				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt				
☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien			
Property is (check one):  Claimed as exempt	Not claimed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:	Describe Property Securing Debt:			
Property will be (check one):  □ Surrendered □ Retained				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt				
☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien			

☐ Not claimed as exempt

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

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

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO
continuation sheets attac		
 I declare under penalty of p	perjury that the above indicates my in	· · · · · · · · · · · · · · · · · · ·
Jaic	Signature of Debtor	
	Signature of Joint Debtor	

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

### **PART A -** Continuation

Property No.			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):	<b>7</b> D 1		
☐ Surrendered	☐ Retained		
If retaining the property, I intend to (ch	neck at least one):		
☐ Redeem the property			
Reaffirm the debt			
Other. Explain		(for ex	ample, avoid lien
using 11 U.S.C. § 522(f)).		`	1 /
<b>~</b>			
Property is (check one):	_	- 37 / 1 * 1	
☐ Claimed as exempt		Not claimed as	exempt
PART B - Continuation			
Γ-	1		
Property No.			<u>,                                      </u>
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant
		r	to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO
			1
Property No.	1		
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant
			to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO

# UNITED STATES BANKRUPTCY COURT

	District of				
In re:	Debtor Case No				
	STATEMENT OF FINANCIAL AFFAIRS				
informat filed. At should pa ffairs. child's pa	This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which mation for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish ion for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, rovide the information requested on this statement concerning all such activities as well as the individual's personal To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the arent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. If Fed. R. Bankr. P. 1007(m).				
additiona	Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. <b>If the answer to an applicable question is "None," mark the box labeled "None."</b> If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.				
	DEFINITIONS				
the filing of the vo self-emp	"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An all debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding gof this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more sting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or loyed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary ment.				
control o	"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and tives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of pr. 11 U.S.C. § 101(2), (31).				
	1. Income from employment or operation of business				
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the <b>two years</b> immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				

AMOUNT SOURCE

B7 (Official Form 7) (04/13)

	2. Income other than from employment or o	or operation of business				
None	State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the <b>two years</b> immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT	SOURCE				
	3. Payments to creditors					
None	Complete a. or b., as appropriate, and c.					
	a. <i>Individual or joint debtor(s) with primarily co</i> goods or services, and other debts to any credito this case unless the aggregate value of all proper Indicate with an asterisk (*) any payments that as part of an alternative repayment schedule unagency. (Married debtors filing under chapter 1 whether or not a joint petition is filed, unless the	or made within <b>90 days</b> im rty that constitutes or is af were made to a creditor on der a plan by an approved 2 or chapter 13 must inclu	mediately preceding fected by such transfe account of a domesti nonprofit budgeting de payments by eithe	the commencement of er is less than \$600. ic support obligation or and credit counseling er or both spouses		
	NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING		
None						
	b. Debtor whose debts are not primarily consum within <b>90 days</b> immediately preceding the common constitutes or is affected by such transfer is less (*) any payments that were made to a creditor or repayment schedule under a plan by an approved filing under chapter 12 or chapter 13 must include not a joint petition is filed, unless the spouses are	nencement of the case unl than \$6,225*. If the debto n account of a domestic su d nonprofit budgeting and de payments and other trai	ess the aggregate valuer is an individual, industry in an individual, industry in a second control of the counseling agents of the counseling agents by either or both the counseling agents of the	ue of all property that licate with an asterisk s part of an alternative ency. (Married debtors		
	NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF	AMOUNT STILL OWING		

TRANSFERS

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13) None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately None preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER DISPOSITION **PROCEEDING** AND LOCATION b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS DATE OF DESCRIPTION OF PERSON FOR WHOSE SEIZURE AND VALUE BENEFIT PROPERTY WAS SEIZED OF PROPERTY 5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS DATE OF REPOSSESSION, DESCRIPTION OF CREDITOR OR SELLER FORECLOSURE SALE, AND VALUE TRANSFER OR RETURN OF PROPERTY

3

B7 (Official Form 7) (04/13)

#### 6. Assignments and receiverships

None

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

NAME AND ADDRESS DATE OF TERMS OF OF ASSIGNEE ASSIGNMENT ASSIGNMENT OR SETTLEMENT

None

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

NAME AND ADDRESS

NAME AND LOCATION

DATE OF

DESCRIPTION

OF CUSTODIAN

OF COURT

ORDER

AND VALUE

OF COURT

OF CO

CASE TITLE & NUMBER Of PROPERTY

#### 7. Gifts

None

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

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

#### 8. Losses

None

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

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF DATE
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART
OF LOSS

NO. DESCRIPTION OF CIRCUMSTANCES AND, IF DATE
AND VALUE OF LOSS

NO. DESCRIPTION OF CIRCUMSTANCES AND, IF DATE
OF LOSS

PROPERTY BY INSURANCE, GIVE PARTICULARS

B7 (Official Form 7) (04/13) 5

#### 9. Payments related to debt counseling or bankruptcy

None

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

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers

Non

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE DESCRIBE PROPERTY TRANSFERRED AND

VALUE RECEIVED

None

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

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

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

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

	12. Safe deposit boxes						
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY			
None	the commencement of this	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint					
	NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF			

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

#### 15. Prior address of debtor

None 

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

LOCATION OF PROPERTY

ADDRESS NAME USED DATES OF OCCUPANCY

16.	S	pouses	and	Former	S	pouses
-----	---	--------	-----	--------	---	--------

None	

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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

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

LAST FOUR DIGITS ADDRESS NATURE OF BUSINESS **BEGINNING AND** NAME ENDING DATES OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as None defined in 11 U.S.C. § 101. NAME **ADDRESS** The following questions are to be completed by every debtor that is a corporation or partnership and by any individual

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

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

#### 19. Books, records and financial statements

None 

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

NAME AND ADDRESS

DATES SERVICES RENDERED

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

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None			account and records are not available, explain.
	NAME		ADDRESS
None			ng mercantile and trade agencies, to whom a ediately preceding the commencement of this case.
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two it taking of each inventory, and the	inventories taken of your property, e dollar amount and basis of each in	the name of the person who supervised the eventory.
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of in a., above.	the person having possession of the	records of each of the inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21 . Current Partners, Officers	s, Directors and Shareholders	
None	a. If the debtor is a partners partnership.	ship, list the nature and percentage of	of partnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Jone			of the corporation, and each stockholder who e of the voting or equity securities of the  NATURE AND PERCENTAGE
	NAME AND ADDRESS	TITLE	OF STOCK OWNERSHIP

B7 (Official Form 7) (04/13) 22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately None preceding the commencement of this case. NAME **ADDRESS** DATE OF WITHDRAWAL None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION 23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, None including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case. DATE AND PURPOSE AMOUNT OF MONEY NAME & ADDRESS OF RECIPIENT, OF WITHDRAWAL OR DESCRIPTION RELATIONSHIP TO DEBTOR AND VALUE OF PROPERTY 24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case. NAME OF PARENT CORPORATION TAXPAYER-IDENTIFICATION NUMBER (EIN) 25. Pension Funds. None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

10

TAXPAYER-IDENTIFICATION NUMBER (EIN)

NAME OF PENSION FUND

	perjury that I have read the answers contained in the foregoing statement of financial affairs o and that they are true and correct.
Date	Signature of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a par	enership or corporation]
	y that I have read the answers contained in the foregoing statement of financial affairs and any attachments I correct to the best of my knowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signin	g on behalf of a partnership or corporation must indicate position or relationship to debtor.]
	continuation sheets attached
Penalty for making a false st	tement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGN	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ompensation and have provided the debto 42(b); and, (3) if rules or guidelines have	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy of the maximum amount before preparing any document for filing for a debtor or accepting any fee from
Printed or Typed Name and Title, if any,	f Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not ar esponsible person, or partner who signs th	individual, state the name, title (if any), address, and social-security number of the officer, principal, is document.
Address	
Signature of Bankruptcy Petition Prepared	Date
Names and Social-Security numbers of all of	ther individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

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

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

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

## United States Bankruptcy Court

	District Of
In	re
	Case No.
De	ebtor 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)
2	
3.	The source of compensation to be paid to me is:
	☐ Debtor ☐ Other (specify)
4.	☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	[Other provisions as needed]
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
	,	
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for
		payment to me for representation of the debtor(s) in this bankruptcy proceedings.
		Date Signature of Attorney
		Name of law firm

B22A (Official Form 22A) (Chapter 7) (04/13)	
In re	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
Case Number:(If known)	☐ The presumption arises. ☐ The presumption does not arise. ☐ The presumption is temporarily inapplicable.
	OF CURRENT MONTHLY INCOME S-TEST CALCULATION

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

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

	Pa	rt II. CALCULATION OF MONTHL	Y INCO	ME FOR § 707(b)(	7) I	EXCLUSIO	N
	Marita	al/filing status. Check the box that applies and co	mplete the	balance of this part of t	his s	statement as dir	rected.
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	pe are	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.					
		Married, not filing jointly, without the declaration				2.b above. Con	nplete both
		olumn A ("Debtor's Income") and Column B ( Married, filing jointly. Complete both Column A	_			S ("Snouse's L	ncome") for
		ines 3-11.	- Debtor	- Jane Colle		o ( Spouse s II	
	the six month	ures must reflect average monthly income receive calendar months prior to filing the bankruptcy ca before the filing. If the amount of monthly incon- ivide the six-month total by six, and enter the resi	se, ending ne varied d	on the last day of the uring the six months, yo		Column A Debtor's Income	Column B Spouse's Income
3	Gross	wages, salary, tips, bonuses, overtime, commis	sions.			\$	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
4 e	a.	Gross receipts	\$				
	b.	Ordinary and necessary business expenses	\$				
	c.	Business income	Subtract	Line b from Line a		\$	\$
	in the a	and other real property income. Subtract Line by appropriate column(s) of Line 5. Do not enter a nart of the operating expenses entered on Line by	umber less	than zero. Do not inclu			
5	a.	Gross receipts	\$				
	b.	Ordinary and necessary operating expenses	\$				
	c.	Rent and other real property income	Subtract	Line b from Line a		\$	\$
6	Intere	st, dividends and royalties.				\$	\$
7	Pensio	on and retirement income.				\$	\$
8	expense purpos your sp	mounts paid by another person or entity, on a ses of the debtor or the debtor's dependents, in se. Do not include alimony or separate maintenar pouse if Column B is completed. Each regular pan; if a payment is listed in Column A, do not repo	cluding chance payment show	aild support paid for thats or amounts paid by all be reported in only of		\$	\$
9	Howev was a l	ployment compensation. Enter the amount in the ver, if you contend that unemployment compensation benefit under the Social Security Act, do not list tun A or B, but instead state the amount in the space	ion receive he amount	ed by you or your spous			
		aployment compensation claimed to benefit under the Social Security Act Debtor \$_		Spouse \$		\$	\$

22A (UI	iciai Forni 22A) (Chapter 7) (04/13)				
10	Income from all other sources. Specify source and amount. If necess sources on a separate page. Do not include alimony or separate main paid by your spouse if Column B is completed, but include all other alimony or separate maintenance. Do not include any benefits received Security Act or payments received as a victim of a war crime, crime ag victim of international or domestic terrorism.  [a. ]				
	b.	\$			
	Total and enter on Line 10			\$	
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 th and, if Column B is completed, add Lines 3 through 10 in Column B.		\$	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				
	Part III. APPLICATION OF § 707(b)	(7) EXCLUSION			
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the 12 and enter the result.	amount from Line 12 b	y the number	\$	
14	<b>Applicable median family income.</b> Enter the median family income for size. (This information is available by family size at <a href="www.usdoj.gov/ubankruptcy">www.usdoj.gov/ubankruptcy</a> court.)				
	a. Enter debtor's state of residence: b. Enter debtor	's household size:		\$	
	Application of Section 707(b)(7). Check the applicable box and proce	ed as directed.			
15	☐ The amount on Line 13 is less than or equal to the amount on L not arise" at the top of page 1 of this statement, and complete Part				
	☐ The amount on Line 13 is more than the amount on Line 14. Co	mplete the remaining p	arts of this state	ement.	

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

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	16 Enter the amount from Line 12.					
17	Line 11, Column B that was NOT paid on a redebtor's dependents. Specify in the lines below payment of the spouse's tax liability or the spouse.	at Line 2.c, enter on Line 17 the total of any income listed in gular basis for the household expenses of the debtor or the w the basis for excluding the Column B income (such as buse's support of persons other than the debtor or the debtor's d to each purpose. If necessary, list additional adjustments on ine 2.c, enter zero.	\$			
18	Current monthly income for § 707(b)(2). Su	ubtract Line 17 from Line 16 and enter the result.	\$			

		Part V. CALCUI						
		Subpart A: Deductions u	ınder Standa	ards o	of the Inte	rnal Revenue Se	ervice (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$			
9B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out- of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out- of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons							
		ons under 65 years of age			1	s of age or older	T	
	al.	Allowance per person		a2.		per person		
	b1.	Number of persons		b2.	Number of	persons		
	c1.	Subtotal		c2.	Subtotal			\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.  Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the							
20B	IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b>							
	a.	IRS Housing and Utilities Stan-	dards; mortgage	e/rental	expense	\$		
	b.	Average Monthly Payment for if any, as stated in Line 42	any debts secur	ed by	your home,	\$		
	c.	Net mortgage/rental expense				Subtract Line b fro	m Line a.	\$
21	and 20 Utilitie	Standards: housing and utilities are does not accurately compute the Standards, enter any additional contention in the space below:	ne allowance to	which	you are enti-	tled under the IRS H	lousing and	
								\$

5

	Local	Standards: transportation; vehicle operation/public transportation	tion expense. You are entitled to			
	an exp	ense allowance in this category regardless of whether you pay the eless of whether you use public transportation.				
	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.					
22A		$\square$ 1 $\square$ 2 or more.				
		checked 0, enter on Line 22A the "Public Transportation" amount f ortation. If you checked 1 or 2 or more, enter on Line 22A the "Op-				
		Standards: Transportation for the applicable number of vehicles in t				
		cal Area or Census Region. (These amounts are available at www.t	usdoj.gov/ust/ or from the clerk of			
		ıkruptcy court.)		\$		
		Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you contend				
22B	additio	nal deduction for your public transportation expenses, enter on Line	e 22B the "Public Transportation"			
		t from IRS Local Standards: Transportation. (This amount is availarly of the bankruptcy court.)	ble at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from			
				\$		
		Standards: transportation ownership/lease expense; Vehicle 1. you claim an ownership/lease expense. (You may not claim an ownership/lease expense.)				
		hicles.)	retisting/rease expense for more than			
	_	2 or more.				
		in Line a below, the "Ownership Costs" for "One Car" from the IR; ble at www.usdoj.gov/ust/ or from the clerk of the bankruptcy cour				
23	Averag	ge Monthly Payments for any debts secured by Vehicle 1, as stated	in Line 42; subtract Line b from			
	Line a	and enter the result in Line 23. <b>Do not enter an amount less than</b>	zero.			
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
		Standards: transportation ownership/lease expense; Vehicle 2.		Ψ		
		d the "2 or more" Box in Line 23.	Complete und Eme omy if you			
		in Line a below, the "Ownership Costs" for "One Car" from the IR				
		ble at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy courge Monthly Payments for any debts secured by Vehicle 2, as stated				
24		and enter the result in Line 24. Do not enter an amount less than				
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2,				
		as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25		<b>Necessary Expenses: taxes.</b> Enter the total average monthly exper, state and local taxes, other than real estate and sales taxes, such as				
23		social-security taxes, and Medicare taxes. <b>Do not include real esta</b>		\$		
		Necessary Expenses: involuntary deductions for employment.				
26		deductions that are required for your employment, such as retirements of the property of the p				
	uiiii0ii	n costs. Do not include discretionary amounts, such as voluntar	y TOT(K) COHUIDUUUIS.	\$		
27		Necessary Expenses: life insurance. Enter total average monthly				
21		fe insurance for yourself. <b>Do not include premiums for insurance</b> for any other form of insurance.	e on your dependents, for whole	\$		
	Other	Necessary Expenses: court-ordered payments. Enter the total m				
28	-	ed to pay pursuant to the order of a court or administrative agency, so not include payments on past due obligations included it		\$		

B 22A (C	micial Folli.	122A) (Chapter 7) (04/13)			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on				\$
31	on health reimburs	ecessary Expenses: health care. Enter the total average month a care that is required for the health and welfare of yourself or yield by insurance or paid by a health savings account, and that is 3. Do not include payments for health insurance or health s	your dependents, that in excess of the am	t is not ount entered in	\$
32	232 Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b> Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>			ohone service— nt necessary for	\$
33	Total Ex	spenses Allowed under IRS Standards. Enter the total of Line	es 19 through 32.		\$
		Subpart B: Additional Living Expe Note: Do not include any expenses that you h		nes 19-32	
	expenses	nsurance, Disability Insurance, and Health Savings Accounts in the categories set out in lines a-c below that are reasonably dependents.			
	a.	Health Insurance	\$		
34	b.	Disability Insurance	\$		
	c.	Health Savings Account	\$		
Total and enter on Line 34  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$					\$
35	Continued contributions to the care of household or family members. Enter the total average actual			pport of an	\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$	
37	Local Sta provide	nergy costs. Enter the total average monthly amount, in excess andards for Housing and Utilities, that you actually expend for your case trustee with documentation of your actual expensional amount claimed is reasonable and necessary.	home energy costs.	You must	\$
38	you actus secondar with doc	on expenses for dependent children less than 18. Enter the to ally incur, not to exceed \$156.25* per child, for attendance at a sy school by your dependent children less than 18 years of age. Eumentation of your actual expenses, and you must explain to ble and necessary and not already accounted for in the IRS	private or public ele You must provide why the amount cla	ementary or your case trustee	\$

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	iliciai Foli	m 22A) (Chapter 7) (04/1	3)				
9	clothing Nationa www.us	g expenses exceed the l Standards, not to ex	ng expense. Enter the total average more combined allowances for food and closured 5% of those combined allowances the clerk of the bankruptcy court.) You ble and necessary.	othing (apparel and ses. (This information	ervices) in the IRS is available at		
	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				f \$		
1	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40					\$	
-			<b>Subpart C: Deductions for</b>	<b>Debt Payment</b>		<u>_</u>	
	you ow Payme total of filing o	vn, list the name of the name of the nt, and check whether all amounts schedule of the bankruptcy case.	red claims. For each of your debts that the creditor, identify the property securing the payment includes taxes or insurabled as contractually due to each Secure see, divided by 60. If necessary, list additionally Payments on Line 42.	ng the debt, state the nce. The Average M d Creditor in the 60 i	Average Monthly Ionthly Payment is months following to	the	
2		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$	□ yes □ no		
	b.			\$	□ yes □ no		
	c.			\$	□ yes □ no		
				Total: Add Lines a, b and c.		\$	
	residen you ma in addi	nce, a motor vehicle, ay include in your detion to the payments	or other property necessary for your subduction 1/60th of any amount (the "curlisted in Line 42, in order to maintain"	pport or the support re amount") that you possession of the pro	of your dependent must pay the cred perty. The cure	itor	
13		d total any such amo	sums in default that must be paid in order ounts in the following chart. If necessary  Property Securing the Debt		ries on a separate	<i>5.</i>	
3	List an page.	d total any such amo	ounts in the following chart. If necessar	ry, list additional ent	ries on a separate	2.	
3	List an page.	d total any such amo	ounts in the following chart. If necessar	1/60th of the C	ries on a separate		
3	List an page.	d total any such amo	ounts in the following chart. If necessar	ry, list additional ent	ries on a separate	2.	

·		er 13 administrative expenses. If you are eligible to file a case under chaping chart, multiply the amount in line a by the amount in line b, and enter the		
	a.	Projected average monthly chapter 13 plan payment.	\$	
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$
46	Total 1	<b>Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.		\$
		Subpart D: Total Deductions from Incom	ne	
47	Total	of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 4	1, and 46.	\$
		Part VI. DETERMINATION OF § 707(b)(2) PRES	SUMPTION	
48	Enter	the amount from Line 18 (Current monthly income for § 707(b)(2))		\$
49	Enter	the amount from Line 47 (Total of all deductions allowed under § 707(	b)(2))	\$
50		ally disposable income under § 707(b)(2). Subtract Line 49 from Line 48 a		\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			
		<b>presumption determination.</b> Check the applicable box and proceed as dir		
	of	e amount on Line 51 is less than \$7,475*. Check the box for "The presum this statement, and complete the verification in Part VIII. Do not complete	the remainder of Part VI.	
52	pa	e amount set forth on Line 51 is more than \$12,475*. Check the box for age 1 of this statement, and complete the verification in Part VIII. You may be remainder of Part VI.		
		e amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Costhrough 55).	omplete the remainder of Pa	rt VI (Lines
53	Enter	the amount of your total non-priority unsecured debt		\$
54	Thres	hold debt payment amount. Multiply the amount in Line 53 by the number	r 0.25 and enter the result.	\$
		dary presumption determination. Check the applicable box and proceed a		
55	th	e amount on Line 51 is less than the amount on Line 54. Check the box to the top of page 1 of this statement, and complete the verification in Part VIII.	• •	
		e amount on Line 51 is equal to or greater than the amount on Line 54. ises" at the top of page 1 of this statement, and complete the verification in II.		
		Part VII: ADDITIONAL EXPENSE CLA	IMS	
	and we	<b>Expenses.</b> List and describe any monthly expenses, not otherwise stated in elfare of you and your family and that you contend should be an additional of e under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separe monthly expense for each item. Total the expenses.	deduction from your current	monthly
56		Expense Description	Monthly Amount	
	a. b.		\$	
	c.		\$	
		Total: Add Lines a, b and c	\$	

<sup>\*</sup>Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Part VIII: VERIFICATION						
	I declare under penalty of perjury that the informat both debtors must sign.)	tion provided in this statement is true and correct. (If this is a joint case,					
57	Date:	Signature:(Debtor)					
	Date:	Signature:					

## UNITED STATES BANKRUPTCY COURT District Of District Of

		Debtor	, Case No.	·
		Debtor	Chapter	
		APPLICATION T	TO PAY FILING FEE IN INSTALLMI	ENTS
	In accordance with	Fed. R. Bankr. P. 1006, I apply	y for permission to pay the filing fee amounting to \$	in installments.
2.	I am unable to pay t	the filing fee except in installm	nents.	
i.	Until the filing fee i services in connecti		any additional payment or transfer any additional proper	rty to an attorney or any other person for
ŀ.	I propose the follow	ving terms for the payment of t	he Filing Fee.*	
	\$		With the filing of the petition, or On or before	
	\$	on or before		
	\$	on or before		
	\$	on or before		
	the petition. Fed. R	a. Bankr. P. 1006(b)(2).	· · · · · ·	
	the petition. Fed. R	a. Bankr. P. 1006(b)(2).	hen due, my bankruptcy case may be dismissed and I ma  Signature of Debtor  (In a joint case, both spouses me	y not receive a discharge of my debts.  Date
Signat	the petition. Fed. R I understand that if	a. Bankr. P. 1006(b)(2).  I fail to pay any installment wl	hen due, my bankruptcy case may be dismissed and I ma  Signature of Debtor  (In a joint case, both spouses more)	Date ust sign.)
Signat	I understand that if ture of Attorney of Attorney	A. Bankr. P. 1006(b)(2).  I fail to pay any installment wl	hen due, my bankruptcy case may be dismissed and I ma	Date ust sign.)  Date
Signat	I understand that if ture of Attorney	a. Bankr. P. 1006(b)(2).  I fail to pay any installment wl	hen due, my bankruptcy case may be dismissed and I ma  Signature of Debtor (In a joint case, both spouses my	Date ust sign.)  Date
I dec nund ha ules c gander	the petition. Fed. R I understand that if ture of Attorney  OF Attorney  DECLARATION  Clare under penalty of penalty of penalty per provided the debtor or guidelines have been priven the debtor notice of that section; and (4) I w	Date  Date  N AND SIGNATURE OF NO  Erjury that: (1) I am a bankrupt with a copy of this document a promulgated pursuant to 11 U. If the maximum amount before ill not accept any additional m	Signature of Debtor (In a joint case, both spouses measurements)  Signature of Joint Debtor (if any DN-ATTORNEY BANKRUPTCY PETITION PREP cy petition preparer as defined in 11 U.S.C. § 110; (2) I and the notices and information required under 11 U.S.C. S.C. § 110(h) setting a maximum fee for services charge preparing any document for filing for a debtor or acceptoney or other property from the debtor before the filing the services charge the s	Date  Wy Date  ARER (See 11 U.S.C. § 110)  prepared this document for compensation \$\ \\$\ \\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\
I decorded to the state of the	the petition. Fed. R I understand that if ture of Attorney  OF Attorney  DECLARATION  Clare under penalty of penalty of penalty per provided the debtor per guidelines have been provided that section; and (4) I well dor Typed Name and Times and Typed Name and Times are the period of the petition of the petition.	Date  Date  Date  Date  N AND SIGNATURE OF NO  erjury that: (1) I am a bankrupt with a copy of this document a promulgated pursuant to 11 U. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum amount before ill not accept any additional maximum amount before its not an individual, states	Signature of Debtor (In a joint case, both spouses measurements)  Signature of Joint Debtor (if any DN-ATTORNEY BANKRUPTCY PETITION PREP cy petition preparer as defined in 11 U.S.C. § 110; (2) I and the notices and information required under 11 U.S.C. S.C. § 110(h) setting a maximum fee for services charge preparing any document for filing for a debtor or acceptoney or other property from the debtor before the filing the services charge the s	Date  Date  WY)  Date  ARER (See 11 U.S.C. § 110)  prepared this document for compensation §§ 110(b), 110(h), and 342(b); (3) if table by bankruptcy petition preparers, I ting any fee from the debtor, as required fee is paid in full.  Required by 11 U.S.C. § 110.)
I decand harules of analysis ander	the petition. Fed. R I understand that if ture of Attorney  DECLARATION  Clare under penalty of pen	Date  Date  Date  Date  N AND SIGNATURE OF NO  erjury that: (1) I am a bankrupt with a copy of this document a promulgated pursuant to 11 U. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum amount before ill not accept any additional maximum amount before its not an individual, states	Signature of Debtor (In a joint case, both spouses more signature of Joint Debtor (if any DN-ATTORNEY BANKRUPTCY PETITION PREPORTION	Date  Date  WY)  Date  ARER (See 11 U.S.C. § 110)  prepared this document for compensation §§ 110(b), 110(h), and 342(b); (3) if table by bankruptcy petition preparers, I ting any fee from the debtor, as required fee is paid in full.  Required by 11 U.S.C. § 110.)
I decand harules on ave gunder	the petition. Fed. R I understand that if ture of Attorney  DECLARATION  Clare under penalty of pen	Date  Date  Date  Date  N AND SIGNATURE OF NO  erjury that: (1) I am a bankrupt with a copy of this document a promulgated pursuant to 11 U. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum integrated pursuant to 11 u. of the maximum amount before ill not accept any additional maximum amount before ill not accept any additional maximum amount before its not an individual, states	Signature of Debtor (In a joint case, both spouses more signature of Joint Debtor (if any DN-ATTORNEY BANKRUPTCY PETITION PREPORTION	Date  Date  WY)  Date  ARER (See 11 U.S.C. § 110)  prepared this document for compensation §§ 110(b), 110(h), and 342(b); (3) if table by bankruptcy petition preparers, I ting any fee from the debtor, as required fee is paid in full.  Required by 11 U.S.C. § 110.)

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

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

### UNITED STATES BANKRUPTCY COURT

\_\_\_\_\_ District Of \_\_\_\_\_

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS    IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the application.    IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:    Check one	In re	Debtor ,	Case No
☐ IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the application.  ☐ IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:  \$ Check one ☐ With the filing of the petition, or On or before  \$ on or before  \$ on or before  \$ on or before  IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional property to an attorney or any other person for services in connection with this case.			Chapter
IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:  \$ Check one		ORDER APPROVING PAYMEN	T OF FILING FEE IN INSTALLMENTS
\$ Check one		IT IS ORDERED that the debtor(s) may pay	the filing fee in installments on the terms proposed in the foregoing
\$ on or before \$ on or before \$ on or before  \$ on or before  IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any addrawment or transfer any additional property to an attorney or any other person for services in connection with this case.		IT IS ORDERED that the debtor(s) shall pay	the filing fee according to the following terms:
\$ on or before  \$ on or before  IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any addrawment or transfer any additional property to an attorney or any other person for services in connection with this case.	\$	Check one	With the filing of the petition, or On or before
\$ on or before  IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any addrawment or transfer any additional property to an attorney or any other person for services in connection with this case.	\$	on or before	
☐ IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any addressment or transfer any additional property to an attorney or any other person for services in connection with this case.	\$	on or before	
payment or transfer any additional property to an attorney or any other person for services in connection with this case.	\$	on or before	
BY THE COURT			
			BY THE COURT
Date:	Date:		W. I.G. D. J. J. J.

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

The court fee for filing a case under chapter 7 of the Bankruptcy Code is \$306.

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

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

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

#### UNITED STATES BANKRUPTCY COURT

		District of	OOKI
In r	·e·	Case No.	
111 1	Debtor(s)	Cuse 110	(if known)
FO	APPLICATION FOR Y R INDIVIDUALS WHO CANNOT	WAIVER OF THE CHAPTER 7 PAY THE FILING FEE IN FUI	
Par	t A. Family Size and Income		
1.	Including yourself, your spouse, and Income of Individual Debtors(s)), ho you are separated AND are not filing	w many people are in your family?	
2.	Restate the following information the a completed copy of Schedule I, if it		Line 16 of Schedule I. Attac
	Total Combined Monthly Incom	ne (Line 16 of Schedule I):	\$
3.	State the monthly net income, if any, income already reported in Item 2. If		n 1 above. Do not include an
			\$
4.	Add the "Total Combined Monthly I income from Question 3.	ncome" reported in Question 2 to y	our dependents' monthly net
			\$
5.	Do you expect the amount in Question months? Yes No	on 4 to increase or decrease by more	e than 10% during the next 6
	If yes, explain.		
Par	t B. Monthly Expenses		
6.	EITHER (a) attach a completed copy total monthly expenses reported on I Schedule J, provide an estimate of your control of the state of	Line 18 of that Schedule, OR (b) if y	
			\$
	Do you expect the amount in Questic months? Yes No If yes, explain.	on 6 to increase or decrease by more	e than 10% during the next 6
Par	t C. Real and Personal Property		
	HER (1) attach completed copies of S (2) if you have not yet completed tho		
8.	State the amount of cash you have or	n hand.	\$
9.	State below any money you have in sinstitution.	savings, checking, or other accounts	s in a bank or other financial
	Bank or Other Financial Institution:	Type of Account such as savings, checking, CD:	Amount:
			Ψ

	Home	Address:	Value: \$  Amount owed on mortgages and liens: \$
	Other real estate	Address:	Value: \$  Amount owed on mortgages and liens: \$
	Motor vehicle	Model/Year:	Value: \$ Amount owed: \$
	Motor vehicle	Model/Year:	Value: \$
			Amount owed: \$
	Other	Description	Value: \$
			Amount owed: \$
			\$ \$
Par	t D. Additional I	nformation.	
12.	completion of this	attorney any money for services in of form, the bankruptcy petition, or schave you paid? \$	connection with this case, including the nedules? Yes No
13.		ed to pay or do you anticipate paying Yes No have you promised to pay or do you	an attorney in connection with your anticipate paying? \$
14.	typing service, or completion of this		as a bankruptcy petition preparer, paralegal, ces in connection with this case, including the nedules? Yes No
15.	bankruptcy petitio connection with the Yes No	on preparer, paralegal, typing service,	anyone other than an attorney (such as a or another person) any money for services in this form, the bankruptcy petition, or schedules? anticipate paying? \$
16.	-		in connection with this case, on your behalf?
	If yes, explain.		

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

B3B (C	Official Form 3B) (11/11)	Cont.					
17. H	ave you previously filed for bankruptcy relief during the past eight years? Yes No						
(	Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)			
	Kilowii)			Yes	No	Don't know	
				Yes	No	Don't know	
	lease provide any othenstallments.	er information th	at helps to explain v	vhy you are un	able to pay	the filing fee in	
iı	(we) declare under per n installments and that				to pay the f	iling fee in full or	
Executed on: Date		Date	_	Signature of Debtor		or	
 Date		-	Signat	Signature of Codebtor			
I decla this do require U.S.C. notice require	pecLARATION AND street under penalty of perjury cument for compensation and under 11 U.S.C. §§ 110(§ 110(h) setting a maximu of the maximum amount bed under that section.	y that: (1) I am a ba and have provided (b), 110(h), and 34 um fee for services before preparing an e, if any, of Bankru er is not an individ	ankruptcy petition preparente debtor with a copy 2(b); and (3) if rules or chargeable by bankrup y document for filing for ptcy Petition Preparentual, state the name, title	rer as defined in of this document guidelines have be try petition prepara debtor or access Social-S	11 U.S.C. § 1 and the notice been promulga- arers, I have gi- epting any fee Security No. ( C. §110.)	10; (2) I prepared as and information ated pursuant to 11 even the debtor from the debtor, as	
Addres	icer, principal, responsible		r who signs the docume	nt.	Date		

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

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

Official Form for each person.

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

Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

B21 (Official Form 21) (12/12)

### UNITED STATES BANKRUPTCY COURT

	District o	f	
In re	[Set forth here all names including married, maiden, and trade names used by debtor within last 8 years]	) ) )	
Address	Debtor	)     Case No )     Chapter	
	ar digits of Social-Security or Individual Taxpayer- cation (ITIN) No(s).,(if any):	) ) )	
Employ	er Tax-Identification (EIN) No(s).(if any):	)	
	STATEMENT OF SOCIAL-SF (or other Individual Taxpayer-Identifi		
1.Name (Check	of Debtor (Last, First, Middle): the appropriate box and, if applicable, provide the required	information.)	
	□ Debtor has a Social-Security Number and it is:  (If more than one, state all.)  □ Debtor does not have a Social-Security Number but has Number (ITIN), and it is:  (If more than one, state all.)  □ Debtor does not have either a Social-Security Number o Number (ITIN).	an Individual Taxpayer-Identification	
2.Name (Check	of Joint Debtor (Last, First, Middle):the appropriate box and, if applicable, provide the required	information.)	
	☐ Joint Debtor has a Social-Security Number and it is:	t has an Individual Taxpayer-Identification Numb	er
I declare	e under penalty of perjury that the foregoing is true and corre	ect.	
	X Signature of Debtor	Date	
	X Signature of Joint Debtor		

<sup>\*</sup>Joint debtors must provide information for both spouses.

#### UNITED STATES BANKRUPTCY COURT Southern District of West Virginia

In Re:	Debtor(s	Case No.:
	20101(5	Chapter: Judge: Ronald G. Pearson
	P	STATEMENT UNDER PENALTY OF PERJURY CONCERNING PAYMENT ADVICES DUE PURSUANT TO 11 U.S.C. SECTION 521(a)(1)(B)(iv)
I*, evidence because:	of payı	(Debtor's name), state that I did not file copies of all payment advices or other ment received within 60 days before the date of the filing of the petition, by me from any employer
	(1)	I was not employed during the period immediately preceding the filing of the above–referenced case(state the dates that you were not employed);
	(2)	I was employed during the period immediately preceding the filing of the above referenced case but did not receive any payment advices or other evidence of payment from my employer within 60 days before the filing of the petition;
	(3)	I am self employed and do not receive any evidence of payment;
_	(4)	Other (please explain)
I de	eclare u of my k	nder penalty of perjury that I have read the foregoing statements and that they are true and accurate to nowledge, information and belief.
Da	ted this	day of, 200
		(Signature of Debtor)

<sup>\*</sup> A separate form must be filed for each Debtor.

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF WEST VIRGINIA

In re:	:		Case No	
			Chapter	
	Debtor(s).			
	VER	RIFICATION OF C	REDITOR MATRIX	
•	(ies) that the	e attached mailing matrix	orney for debtor(s) if applicable, he of creditors is complete, correct the best of my (our) knowledge.	-
Date:		Signature of Debtor:		
Date:		Signature of Joint Debtor, if any:		
Date:		Signature of Attorney for Debtor(s	s), if any:	_

#### UNITED STATES BANKRUPTCY COURT

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

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

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

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

#### 1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

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

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

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

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

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

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

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

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

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

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

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

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

#### UNITED STATES BANKRUPTCY COURT

Dis	strict Of		
In re Debtor	Case No.		
	Chapter CE TO CONSUMER DEBTOF HE BANKRUPTCY CODE		
Certification of [Non-Attornometric I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I or	delivered to the debtor the	
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certification I (We), the debtor(s), affirm that I (we) have received and Code.	on of the Debtor read the attached notice, as required by §	342(b) of the Bankruptcy	
Printed Name(s) of Debtor(s)	XSignature of Debtor	Date	
Case No. (if known)	XSignature of Joint Debtor (if any)	Date	

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

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