

Section 4—Creditors (Secured and Unsecured)

COMPLETING THE CREDITOR INFORMATION SHEET

You need to list *everyone* you owe money to, *everyone* you might owe money to, *everyone* who might have a claim against you, and *everyone* you don't owe money to (but they think you do), regardless of who they are or how much you owe them. *Make as many copies of the Creditor Information Sheet as you need. Please do not give us your own list; it speeds up your case for our office to be able to enter your information using our Creditor Information Sheet.*

You must list *all* your debts—you cannot pick and choose which debts to include. Some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether to include a person or business, go ahead and list them, and tell us why you have doubts.

IMPORTANT: The U.S. Bankruptcy Code requires you to disclose *all* debts, not just those owed to companies. If you owe money to a family member, friend, co-worker, or anyone else then you *must* provide information to us regarding the following: the name and address of the person to whom you owe money; the balance due; the reason for the debt; and when you originally took out the debt. You can get in trouble if you don't include such debts.

There are three kinds of debts: Secured, Unsecured, and Priority.

A **Secured Debt** is a debt where you pledge an asset as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Just because you list a secured debt, such as a mortgage or car loan, does *not* mean that you will lose your house or car. Some examples of secured debts are:

- ◆ Mortgages, deeds of trust, equity lines, other home loans (list each loan separately);
- ◆ Car, truck, and boat loans;
- ◆ Some credit cards bills for furniture, big screen TVs, jewelry and other big-ticket items;
- ◆ Any debt that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (such as car, truck, furniture, or jewelry); and
- ◆ Some lawsuit judgments obtained against you.

An **Unsecured Debt** is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ◆ Most credit cards, medical bills, and personal loans;
- ◆ Liability for automobile accidents and other negligence;
- ◆ A balance owed after a foreclosure, repossession or eviction;
- ◆ Unpaid utility bills;
- ◆ Any account (not secured) that you cosigned for someone else; and

- ◆ Anyone who has sued you but has not yet obtained or recorded a judgment.

A **Priority Debt** is a special type of unsecured debt. There are five main types:

Taxes—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (but *not* county property taxes, which are actually secured debts). Some older taxes *may* be a general unsecured debt. The attorney can explain, if applicable.

Domestic Support Obligations—Alimony, spousal support, child support, a marital award, property distribution, or the payment of costs or fees related to a domestic matter.

Wages and Contributions—Claims by your employees for wages, salary, or commissions, including vacation, severance, sick leave, or contributions to an employee benefit plan.

Deposits—Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit).

Claims for Death or Injury While You Were Intoxicated

For *each* debt, please provide the following information using the attached form (make additional copies of the form if you need to):

1. Creditor Name
2. Creditor Address—*Please list the correspondence address. Do NOT use the payment address.*
3. Account Number
4. Current Balance Due
5. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security, how much that asset is now worth, and the amount you are behind on payments.
6. Purpose of debt (credit card, loan, medical bill, etc.)
7. Persons who is/are responsible for the debt (you, spouse, you and spouse, other person)
8. If you have paid the creditor a total of \$600 or more in the last 90 days, we need to know the dates and amounts of such payments.
9. **If your account has been referred to a collection agency or attorney, we need their name, address, and phone number.**

Section 4—Creditors (Secured)

Type/Nature of Debt	Creditor Information	Collection/Creditor Attorney information	Dispute?	Office Use
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment
Type/Nature: <input type="checkbox"/> Mortgage <input type="checkbox"/> Vehicle Loan <input type="checkbox"/> Furniture loan <input type="checkbox"/> HOA/Condo Lien <input type="checkbox"/> RV/ATV/Boat Loan <input type="checkbox"/> Judgment Lien <input type="checkbox"/> Other: _____ Balance Owed: _____ Regular Monthly payment: _____ Amount behind on payments: _____ Person(s) responsible: <input type="checkbox"/> You <input type="checkbox"/> Your Spouse <input type="checkbox"/> Joint <input type="checkbox"/> Other: _____	Creditor Name: Address: Account Number: Date(s) debt incurred: _____	Collection Agency/Attorney Name: Address: Account Number: Phone Number:		Disputed Contingent Unliquidated Judgment