



## Attorney Alternatives, Inc.

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# READ THIS! THIS IS NOT THE USUAL BLAH BLAH BLAH

Please read and fill out all (yes, that means all) information as truthfully, neatly and as completely as possible. The information that you provide to us will be typed into your bankruptcy forms. **If you do not provide accurate information or if information is missing, the court may require you to make changes that could result in additional fees, or worse, your bankruptcy may not be approved.**

**If you do not fill out all information, we may charge you additional fees because it takes us time to make out a list of additional information we need, call you and wait for this information. Please just take the time to fill it out completely in the first place.** For example, when you are listing the information for your vehicle, DO NOT skip over the lines that ask for your VIN number or mileage, etc. We do not decide what information is necessary; this information is required by the bankruptcy court. **DO NOT RETURN THIS PACKET UNTIL YOU FILL OUT EVERY LINE THAT APPLIES TO YOU!**

Since we are not attorneys and are not allowed to give you “legal advice”, there may be situations where a consultation with an attorney may be necessary. Many of our customers need a few questions answered or need to know which law allows them to claim a certain item of property as exempt. If you need legal advice, we can provide you a list of several local attorneys. The Florida Bar also provides a service that can refer you to a local attorney for a low-cost consultation. Please call the following number for more information: For Palm Beach County, call 561-687-3266. You may also learn additional information at the Florida Bar’s website, located at [www.flbar.org](http://www.flbar.org).

Thank you for choosing Attorney Alternatives and we look forward to assisting you!

**Attorney Alternatives Contract for Bankruptcy Typing Services**

This contract is between **Attorney Alternatives**, a Non-Attorney Bankruptcy Petition Preparer and \_\_\_\_\_ **(Client) who wish to file a Bankruptcy proceeding under the Bankruptcy Code.**

1. **ATTORNEY ALTERNATIVES** may be considered a "Debt Relief Agency" as described in the U.S. Bankruptcy Code.
2. **ATTORNEY ALTERNATIVES** is not a law firm, an attorney or a paralegal (because we do not work for a law firm) in the State of Florida, and cannot perform attorney "legal services" such as giving "legal advice", suggesting which bankruptcy chapter to file, which debts are dischargeable or which federal or state exemptions are applicable to their situation.
3. An **ATTORNEY ALTERNATIVES** bankruptcy petition preparer will type your bankruptcy petition and accompanying official forms, under your direction, for a flat fee of **\$300.00** (individual Chapter 7) or **\$350.00** (Joint Chapter 7). A deposit of one-half of the total fee is due prior to **ATTORNEY ALTERNATIVES** typing of your forms and the balance is due when the Client picks up the completed papers. The fee to type an amendment **after** your papers are filed (add creditors, change something from your original papers) is **\$50.00**. There is no fee to make changes **before** your papers are filed.
4. The Client is responsible for the filing of all bankruptcy documents and is required to pay the court filing fee (\$299) directly to the court, and is solely responsible for providing any additional information requested by the Clerk or their Trustee.
5. **ATTORNEY ALTERNATIVES** can not charge fees that are greater than the maximum fee allowed according to the Supreme court rules under §2075 of Title 28, or the Judicial Conference of the United States guidelines. At the time of the signing of this contract, **ATTORNEY ALTERNATIVES** has indicated that to the best of their knowledge, no maximum fee amount has been set.
6. The Client understands that by representing themselves, without an attorney, they are fully responsible for making their own legal choices, including acquiring the necessary legal information in an informed manner, either via legal books, the Internet or a consultation with a licensed attorney.
7. **ATTORNEY ALTERNATIVES** will provide the address of the federal court houses where you can file your bankruptcy petition and accompanying forms.
8. **ATTORNEY ALTERNATIVES** will type/prepare the forms required by the Clerk of the Bankruptcy Court for a Chapter 7 Bankruptcy, as outlined in their filing instructions located online at: [www.flsb.uscourts.gov](http://www.flsb.uscourts.gov).

The Client fully understands & agrees with the above contract and states that ATTORNEY ALTERNATIVES did not make any warranty or promises other than to than to accurately type the Client's Bankruptcy Petition & Accompanying Forms according to my direction & supervision.

EXECUTED AT: Boynton Beach, FL

Received and agreed by Debtor(s): \_\_\_\_\_

Print Name(s): \_\_\_\_\_

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

Bankruptcy Petition Preparer: \_\_\_\_\_

Printed Name: David Uhlig

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

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

**1. Services Available from Credit Counseling Agencies** With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

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.

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

### **Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Court Fee \$274 DOES NOT INCLUDE ATTORNEY FEE)**

1. 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, 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.

2. 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.

3. 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.

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

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total Court Fee \$189 DOES NOT INCLUDE ATTORNEY FEE)**

1. 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.

2. 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.

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

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total Court Fee \$1039 DOES NOT INCLUDE ATTORNEY FEE)**

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

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total Court Fee \$239 DOES NOT INCLUDE ATTORNEY FEE)**

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.

**Personal Information**

Full legal name (First, middle, last, Jr. or Sr.): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Best number to reach you at during the daytime: \_\_\_\_\_

Email address: \_\_\_\_\_ Do you check it regularly? YES NO

How did you find Attorney Alternatives? \_\_\_\_\_

Spouse's information (**fill out only if you are both filing bankruptcy together**):

Full legal name (First, middle, last, Jr. or Sr.): \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Have you lived at this address for at least 180 days?  No  Yes

Have you lived at this address for at least 730 days (2 years)?  No  Yes

Do you have a P.O. Box or different mailing address? If so, please fill out the next section

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

What other personal or business names have you used in the last eight (8) years?

\_\_\_\_\_

Prior Bankruptcy filings: If you have a filed a bankruptcy in the last eight years, please provide the case number, date, location, and the outcome:

\_\_\_\_\_

Pending Bankruptcies: If any immediate family member or business partner has a bankruptcy pending, please list the case number, name of debtor, relation to you, date and location where filed, and the bankruptcy judge:

\_\_\_\_\_



**A NOTE ABOUT LISTING YOUR ASSETS: THIS IS VERY IMPORTANT AND COULD DECIDE IF YOU KEEP ALL THE THINGS YOU OWN OR IF THEY COULD BE TAKEN BY THE BANKRUPTCY COURT TO BE SOLD AT AUCTION.**

Every state has different rules regarding which assets you are allowed to keep when you file a Chapter 7 Bankruptcy. The Court wants people who file bankruptcy to have a roof over their head, transportation to get around and furniture in their homes, but it wouldn't be fair to wipe out someone's debts if they own investment properties, rare art work or expensive luxury cars.

Schedule C of the Official Bankruptcy Forms gives you the opportunity to claim your assets as exempt, meaning you are allowed to keep them. Unfortunately, as we are not lawyers, if we were to pick the appropriate law that allows you to claim a certain asset of yours as exempt, then we could be charged with a felony for "practicing law without a license".

Several years ago, the senior Bankruptcy Trustee at the time provided us with a list of the exemptions (laws) for us to give to our customers. We have attached that list for your convenience at the end of this packet. Recently, there has been a significant update to one of the categories of assets and we have attached information for you to read.

If at any time you don't feel confident that you understand all this, you should consider getting some legal advice from a bankruptcy attorney. We can provide you a list of several attorneys who will review your papers and choose which exemptions apply in your case. The most affordable of these attorneys charges \$85.00 and will speak with you over the phone after reviewing your papers. This will give you the peace of mind knowing that all the things you own are protected and cannot be taken from you.

In the next several sections, when you list your home and personal property, you will see a line after each item that looks like this:

Claimed as exempt? If so, which exemption: \_\_\_\_\_

If you feel comfortable doing this yourself, then you will need to refer to the exemption list at the end of this packet and write down the exemption that allows you to claim that item as exempt in the column next to that asset. You do not have to write the actual law, just the number next to it.

For example, as you write down your IRA, if you want to claim that as exempt, then look at the list of exemptions we have provided and find the number that corresponds to that type of asset, in this case, it is number six (6). Write #6 on the exemption line.

**Real Estate**

If you own a home or any real property, please fill out the following information (If you own a mobile home, please list under “vehicles” in the personal property section). If you own a second home or land, please list on a separate sheet with the same information requested below:

Address of property: \_\_\_\_\_

Value of property: \_\_\_\_\_

Anybody else on the title? If so, please name: \_\_\_\_\_

When did you purchase this property? (list month and year) \_\_\_\_\_

Keeping this property or surrendering it in your bankruptcy? Circle one: KEEP SURRENDER

**Mortgages**

Name of Mortgage Company: \_\_\_\_\_

Customer service or mailing address: \_\_\_\_\_

Account Number: \_\_\_\_\_

What year was this loan taken out? \_\_\_\_\_ Who is responsible (husband, wife, joint)? \_\_\_\_\_

Balance owed: \$ \_\_\_\_\_ Monthly payment \$ \_\_\_\_\_

**If you are keeping your home and taxes or insurance are part of your monthly payment**, please give us some details (you may need to look at your mortgage statement or call your lender for this info)

How much of the monthly payment is for taxes? \_\_\_\_\_ for insurance? \_\_\_\_\_

Do you pay a condo or homeowner’s association? If so, how much \_\_\_\_\_

**Additional mortgages, liens**

Please list any second mortgages, home equity loans, or any other lien holders on your property. Please attach a separate sheet if more space needed.

Name of Second Mortgage or Lien holder: \_\_\_\_\_

Customer service, or mailing address: \_\_\_\_\_

Account Number: \_\_\_\_\_

What year was this loan taken out or lien placed? \_\_\_\_\_

Who is responsible (husband, wife, joint)? \_\_\_\_\_

Balance owed: \$ \_\_\_\_\_ Monthly payment \$ \_\_\_\_\_

## **Personal Property**

You must list **ALL** of your personal property. Please be as accurate as possible. If you cannot fit all information in any section, please attach a separate sheet.

1. **Cash on hand:** (Any amount of cash over \$5.00 must be listed. Do not list bank accounts, as they will be listed in number 2 below) \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

2. **Deposits of money:** (Checking, savings, or other financial accounts, CDs, etc.)

### **Account 1**

Name of financial institution: \_\_\_\_\_

Last 4 digits of account number: \_\_\_\_\_ Balance: \$ \_\_\_\_\_

Type of account (circle one)    Checking      Savings      Other: \_\_\_\_\_

Is anybody else on this account? If so, whom? \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

### **Account 2**

Name of financial institution: \_\_\_\_\_

Last 4 digits of account number: \_\_\_\_\_ Balance: \$ \_\_\_\_\_

Type of account (circle one)    Checking      Savings      Other: \_\_\_\_\_

Is anybody else on this account? If so, whom? \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

3. **Security Deposits:**

Person or company holding deposit: \_\_\_\_\_

Address: \_\_\_\_\_

Account number: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

What is this security deposit for (eg., apartment lease, utility, etc.)? \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**4. Household goods, supplies and furnishings:**

Please fill out the Personal Property Inventory which is attached to this packet.

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**5. Books, pictures, music CDs, art objects, stamp, coin, and other collections:**

Description: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**6. Wearing apparel:**

Please write the approximate value of your personal clothing. \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**7. Jewelry:**

Please list your jewelry and what you think it is worth today. Please be specific. *Example: 14k gold wedding ring with one small diamond, etc.*

Value: \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**8. Firearms, sports equipment and other hobby equipment:**

Please list these items and what you think they are worth today. Please be specific. *Example: 2 adult bicycles, 1 set of rollerblades, 1 Smith & Wesson .44 revolver, etc.*

Value: \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**9. Life Insurance Policies:**

Name of company: \_\_\_\_\_

Address: \_\_\_\_\_

Type of policy (example: term life, whole life, etc.): \_\_\_\_\_

Policy number: \_\_\_\_\_ Face value of policy (amount paid out): \$ \_\_\_\_\_

Cash value (If you were to close the policy today, how much would you receive?) \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

10. **Annuities:**

Name of company: \_\_\_\_\_

Address: \_\_\_\_\_

Account number: \_\_\_\_\_

Face value of policy (amount paid out): \$ \_\_\_\_\_

Cash value (If you were to close the annuity today, how much would you receive?) \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

11. **Pension or profit-sharing plans:**

Example: 401k, IRA, or other type of retirement plans. Please list the company that actually manages your account. *Example: Fidelity, Meryl Lynch, etc.* Do not list your employer unless your employer actually manages the account.

Name of company: \_\_\_\_\_

Address: \_\_\_\_\_

Account number: \_\_\_\_\_

Cash value (If you were to cash it in today, how much would you receive?) \$ \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

12. **Stock and interests in incorporated and unincorporated businesses:**

If you own shares of stock or any interest in a business, please describe and place a value on it:

\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

13. **Interest in Partnerships:**

If you have any interest in a partnership, please describe and place a value on your interest:

\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

14. **Bonds. Government and corporate bonds and other negotiable and non-negotiable instruments:**

Please describe and place a value on your interest:

\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**15. Accounts Receivable:**

Please list the name and address of the person or company that owes you money and the amount owed:

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**16. Family Support (to which you are or may be entitled):**

Please list the name and address of the person owes you support as well as the type and amount that you are owed:

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**17. Other liquidated debts owing debtor, INCLUDING TAX REFUNDS:**

Please list the name, address of the person, company, or government agency that owes you money as well as the type and amount that you are owed:

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**18. Equitable and future interests, life estates and rights or powers:**

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**19. Interest in the estate of a decedent (someone who passed away and left you money):**

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**20. Other contingent or unliquidated claims:**

Please list details of any claims where you might receive money in the future. *Example: A pending auto accident case, slip and fall, property settlement from a divorce, etc.* Please list a description of the source of the funds, an estimated amount that you may receive and a name, address and telephone number of your attorney for this claim (if applicable):

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Claimed as exempt? If so, which exemption: \_\_\_\_\_

**21. Patents, copyrights and other intellectual property:**

Please list a description of the patent or copyright, value and any other facts that you feel are important.

\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**22. Licenses, franchises and other general intangibles:**

\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**23. Automobiles, trucks, trailers, mobile homes and other vehicles:**

Please be specific as possible. *Example: 1995 Honda Accord EX 4-door, VIN 2132398YDDFJN23RE82, 78,000 miles, fair condition, \$7,800.00, jointly owned with John Smith (brother) at 123 Main St., Anywhere, FL 12345.*

**Vehicle 1:** Year of vehicle: \_\_\_\_\_ Manufacturer: \_\_\_\_\_

Model: \_\_\_\_\_ VIN or other ID number: \_\_\_\_\_

Mileage (if applicable): \_\_\_\_\_ Condition: \_\_\_\_\_

Value of vehicle: \_\_\_\_\_

Does anyone else have an interest in this vehicle? If so, please list their name, address and percentage of interest: \_\_\_\_\_

Keeping this vehicle or surrendering it in your bankruptcy? Circle one: KEEP SURRENDER

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**Is there a loan or lien on this vehicle? If so, please fill out the following information:**

Name of loan company or lien holder: \_\_\_\_\_

Customer service, or mailing address: \_\_\_\_\_

\_\_\_\_\_

Account Number: \_\_\_\_\_

What year was this loan taken out or lien placed? \_\_\_\_\_

Anybody else on this loan? If so, whom \_\_\_\_\_

Balance owed (payoff amount on loan): \$ \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

Is this a lease? \_\_\_\_\_ If so, when is the lease up? \_\_\_\_\_

**Vehicle 2:** Year of vehicle: \_\_\_\_\_ Manufacturer: \_\_\_\_\_

Model: \_\_\_\_\_ VIN or other ID number: \_\_\_\_\_

Mileage (if applicable): \_\_\_\_\_ Condition: \_\_\_\_\_

Value of vehicle: \_\_\_\_\_

Does anyone else have an interest in this vehicle? If so, please list their name, address and percentage of interest: \_\_\_\_\_

Keeping this vehicle or surrendering it in your bankruptcy? Circle one: KEEP SURRENDER

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**Is there a loan or lien on this vehicle? If so, please fill out the following information:**

Name of loan company or lien holder: \_\_\_\_\_

Customer service, or mailing address: \_\_\_\_\_

Account Number: \_\_\_\_\_

What year was this loan taken out or lien placed? \_\_\_\_\_

Anybody else on this loan? If so, whom \_\_\_\_\_

Balance owed (payoff amount on loan): \$ \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

Is this a lease? \_\_\_\_\_ If so, when is the lease up? \_\_\_\_\_

**24. Boats, motors, and accessories:**

Please be specific as possible. *Example: 1980 Sea Ray Sundancer 24-ft., Hull no. 3242SWJJ3, approx. 2,000 hours, fair condition, \$4,000.00, jointly owned with John Smith (brother) at 123 Main St., Anywhere, FL 12345.*

Year of boat: \_\_\_\_\_ Manufacturer: \_\_\_\_\_

Model (include length): \_\_\_\_\_ Hull number: \_\_\_\_\_

Hours (if known): \_\_\_\_\_ Condition: \_\_\_\_\_

Value of boat: \_\_\_\_\_

Does anyone else own part of this boat? If so, please list their name, address and percentage they own: \_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**Is there a loan or lien on this boat? If so, please fill out the following information:**

Name of loan company or lien holder: \_\_\_\_\_

Customer service, or mailing address: \_\_\_\_\_

Account Number: \_\_\_\_\_

What year was this loan taken out or lien placed? \_\_\_\_\_

Who is responsible (husband, wife, joint)? \_\_\_\_\_

Balance owed: \$\_\_\_\_\_ Monthly payment: \$\_\_\_\_\_

25. **Aircraft and accessories:**

Description: \_\_\_\_\_

Value: \$\_\_\_\_\_

Claimed as exempt? If so, which exemption: \_\_\_\_\_

**Numbers 26 through 28 usually describe items for Debtors who are self-employed or own a business. If you are not self-employed or in business, many of these types of items may be listed in the Home Inventory which is attached to this packet.**

26. **Office equipment, furnishings and supplies:**

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

27. **Machinery, fixtures, equipment and supplies:**

Please list any items not listed on the attached Personal Property Inventory. Include a description and value.

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

28. **Inventory:**

Please describe any business inventory with an estimated value:

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

29. **Livestock, poultry and other animals:**

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

30. **Crops:**

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

31. **Farming equipment and implements:**

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

32. **Farm supplies, chemicals and feed:**

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

33. **Other personal property:**

Please include a description and value of any other personal property not listed in the previous sections:

\_\_\_\_\_  
Claimed as exempt? If so, which exemption: \_\_\_\_\_

**Unsecured Priority Debts:**

Please list any debts such as child support, income taxes, property taxes, overpaid benefits and any debt owed to a governmental agency.

Name of creditor: \_\_\_\_\_

Customer service, or mailing address: \_\_\_\_\_  
\_\_\_\_\_

Account Number: \_\_\_\_\_

What year(s) is this debt from? \_\_\_\_\_

Who is responsible (husband, wife, joint)? \_\_\_\_\_

Balance owed: \$ \_\_\_\_\_ Monthly payment: \$ \_\_\_\_\_

What type of debt? (Example: child support, income tax, etc.): \_\_\_\_\_

PLEASE LIST ANY OTHER DEBTS OF THIS TYPE ON A SEPARATE SHEET OF PAPER.

## Unsecured Creditors – Schedule F



In order to save you time, we do not require that you write out each and every one of your unsecured creditors (credit cards, medical bills, personal loans, repossessions, etc.). For your convenience, you may provide us with your recent credit report (\*see note below) or you may provide us with your bills/statements. **If you provide us with statements, you must remove them from the envelopes and sort them in order to eliminate duplicates. If an account has been sent to a third-party (someone other than the original creditor like a collection agency or attorney), please staple that statement under the statement from the original creditor. Example, if you have a Citibank Mastercard account that was sent to a collection agency, put the Citibank statement on top and staple the letter from the collection agency below it.**

The court requires that we list the dates that debts were incurred so if you are only providing statements and not credit reports, please write the date(s) that each debt was incurred on each statement. If it is a credit card statement, write the approximate time frame you used that card. Example: 1999-2006. If it is a medical bill, please write the date you received medical treatment if it is not listed.

**\*NOTE REGARDING CREDIT REPORTS:** We recommend that you obtain your credit reports to make sure that all of your debts are included in your bankruptcy. Once a year, you are entitled to one free credit report from each of the three major credit reporting bureaus (Equifax, Experian, Trans Union). You may obtain these free copies online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

**While we are trying to make your life a little easier by not requiring you to write out all your creditors by hand, we will only accept one credit report from you. We could not continue to offer the same value if we had to spend the time involved with reviewing and comparing credit reports from all three reporting bureaus. However, we still recommend that you get all three reports.**

Take the time to review and compare all three of your credit reports. In most cases, your three credit reports will be very similar. However, you may notice that there are one or more creditors that are not on every report. Please give us the report that has the most creditors. If you need to give us additional creditors, you may write them out.

Is anybody else on **any** of your debts? If so, please fill out the following information. If you need additional room, please list on a separate sheet. **If your spouse is filing bankruptcy with you and they are on a debt with you, you do not need to list them.**

Debt: \_\_\_\_\_

Name of other responsible person: \_\_\_\_\_

Their address: \_\_\_\_\_

Debt: \_\_\_\_\_

Name of other responsible person: \_\_\_\_\_

Their address: \_\_\_\_\_

Leases or Contracts: Are you a party to any leases or contracts not listed previously? If yes, please list the parties involved and their addresses. If you owe money on these contracts, the amounts should be listed as well. **If you have a lease for your residence in which you live, you must disclose it even if you plan on continuing the lease.**

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Personal/Employment Information

Marital status: (Example: single, married, divorced, widowed) \_\_\_\_\_

Your title or occupation at work: \_\_\_\_\_

How long at your current employer? \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Spouse's employment information (fill out even if he/she is not filing):

Your title or occupation at work: \_\_\_\_\_

How long at your current employer? \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Children and other dependents that **are living with you:**

Age: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Age: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

## Monthly Income

**IMPORTANT: If you are married and living together with your spouse, you must provide us with their income even if they are not filing bankruptcy with you.**

**Does your pay fluctuate (your hours change, overtime, commission) or is it always the same (salaried)?**

**Please check one:    MY (Our) PAY IS ALWAYS THE SAME     MY (Our) PAY FLUCTUATES**

**In the column labeled “How Often”, please indicate whether you receive this income weekly, bi-weekly (every two weeks = 26 times a year), bi-monthly (twice a month = 24 times a year) or monthly.**

	<u>YOU</u>	<u>YOUR SPOUSE</u>	<u>HOW OFTEN</u>
Employment income (before taxes)	_____	_____	_____
Business income (self-employed)	_____	_____	_____
Alimony/Support Income	_____	_____	_____
Unemployment Compensation	_____	_____	_____
Social security/disability income	_____	_____	_____
Pension/Retirement Income	_____	_____	_____
Income from interest	_____	_____	_____
Income from property	_____	_____	_____
Other Income: _____	_____	_____	_____

### Deductions from your/your spouse’s income

Taxes (Federal, FICA, Medicare)	_____	_____	
Insurance (Health, disability, etc.)	_____	_____	
Union Dues	_____	_____	
Other deductions (401k, IRA, uniforms, etc.)			
Describe: _____	_____	_____	
Describe: _____	_____	_____	
Describe: _____	_____	_____	

Do you expect any increases or decreases in your income in the next year? If so, please explain:

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### **Monthly Expenses**

Please list your monthly expenses. Any expenses that vary from month to month (example: your electric bill), please average. Only list an expense if you are paying it. Example; if you haven't paid your mortgage in months and will be including it in your bankruptcy, do not list it.

Rent or first mortgage payment \_\_\_\_\_

Home equity loan or second mortgage \_\_\_\_\_

If mortgage, does this include property taxes?                      YES              NO

If mortgage, does this include property insurance?                      YES              NO

Home Maintenance (OR HOA FEE) \_\_\_\_\_

Electric \_\_\_\_\_

Water and sewer \_\_\_\_\_

Home telephone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Food \_\_\_\_\_

Clothing \_\_\_\_\_

Laundry & Dry cleaning \_\_\_\_\_

Medical and dental expenses (not covered by insurance) \_\_\_\_\_

Transportation (gasoline, tolls, bus fare) \_\_\_\_\_

Recreation, entertainment, newspapers \_\_\_\_\_

Charitable contributions, tithes \_\_\_\_\_

Homeowner's or renter's insurance (if not included in mortgage payment) \_\_\_\_\_

**Monthly Expenses (continued)**

Life Insurance \_\_\_\_\_

Health insurance (if not deducted from pay) \_\_\_\_\_

Auto Insurance \_\_\_\_\_

Other insurance (give details) \_\_\_\_\_

Taxes not deducted from your pay or home  
mortgage payments (explain) \_\_\_\_\_

Alimony/Support you pay to others \_\_\_\_\_

Car payment \_\_\_\_\_

Payments for dependents not living at home \_\_\_\_\_

Operation expenses of a business or farm \_\_\_\_\_

Other expense: \_\_\_\_\_

Other expense: \_\_\_\_\_

Other expense: \_\_\_\_\_

Other expense: \_\_\_\_\_

Other expense: \_\_\_\_\_

Other expense: \_\_\_\_\_

Do you expect any increases or decreases in any of the above expenses in the next year? If so, please explain:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**STATEMENT OF FINANCIAL AFFAIRS**

1. **Income from employment or operation of business.** Please list your gross income (before taxes) from your job for the current year and **two** years before. **In this section, only list your spouse's income if they are filing bankruptcy with you.**

**Your Income**

This year (year-to-date): \_\_\_\_\_  
 Last year: \_\_\_\_\_  
 Two years ago: \_\_\_\_\_

**Your Spouse's Income**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

2. **Income other than from employment or operation of business.** Please list your income from other sources (social security, interest income, rental income) for the current year and **two** years before. **In this section, only list your spouse's income if they are filing bankruptcy with you.**

**Your Income**

This year (year-to-date): \_\_\_\_\_  
 Last year: \_\_\_\_\_  
 Two years ago: \_\_\_\_\_

**Where is this income from?**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Your Spouse's Income**

This year (year-to-date): \_\_\_\_\_  
 Last year: \_\_\_\_\_  
 Two years ago: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3. **Payments to creditors**

a. In the past three months, have you paid \$600.00 or more to **one single creditor**? *Example: your monthly car payment is \$300 per month and you have paid it for the last three months. \$300 x 3 months = \$900 paid in the last three months.* If you have, please fill out the following information:

Name of Creditor	Date(s) of payments	Amount paid

List all payments made within the past year to an insider (someone you know personally). *Example: you owed your brother \$1,500 and you paid him six months ago.*

Name of person & relationship to you	Date(s) of payments	Amount paid

**4. Suits and administrative proceedings, executions, garnishments and attachments**

- a. If you were involved in any lawsuits, please provide us copies or explain on a separate sheet.
- b. Describe all property that has been attached, garnished or seized from you within the past year. *Example: your wages have been garnished.*

Name of Creditor	Date(s) your asset(s) taken	Describe asset(s) taken

**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.

Name of Creditor	Date of repossession or return	Description & value of property taken

**6. Assignments and receiverships**

- a. Have you assigned (transferred your interest in) any property or assets to someone else in the past six months? If so, please describe what was assigned, name and address of assignee, date of assignment and terms of agreement:

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- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within the last year immediately preceding the commencement of this case and give details:

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**7. Gifts**

List all gifts or charitable contributions made in the last year except ordinary and usual gifts to family members totalling less than \$200 in value per individual family member and charitable contributions totalling less than \$100 per recipient.

Name & address of person or organization	Relationship to you, if any	Date(s) of gift(s)	Description & value of gifts

**8. Losses**

List all losses from fire, theft, other casualty or gambling within the last year.

Description & value of property lost	What happened to property?	Date of loss

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

List all payments made relating to bankruptcy or credit counseling in the last year.

Name & address of person: \_\_\_\_\_

Date of payment(s): \_\_\_\_\_

Amount paid: \_\_\_\_\_

**10. Other transfers**

a. Have you transferred or sold any of your assets or pledged them as collateral in the last two years?

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

Name and address of person transferred to: \_\_\_\_\_

Description and value of property transferred: \_\_\_\_\_

b. In the past ten years, have you transferred any of your assets to a trust?.

Name of trust: \_\_\_\_\_

Date of transfer(s): \_\_\_\_\_

Amount of money or description and value of property: \_\_\_\_\_

**11. Closed financial accounts**

Have you closed, sold, or otherwise transferred any checking, savings, or other financial accounts, CDs, pensions, brokerage accounts **in the last year**?

Name and address of institution: \_\_\_\_\_

Type of account, last 4 digits of account number and amount of final balance: \_\_\_\_\_

Date account closed: \_\_\_\_\_

**12. Safe deposit boxes**

List each safe deposit or other box in which you have or have had stocks, cash, or other valuables within the past year.

Name & address of bank: \_\_\_\_\_

Names & addresses of those with access besides you: \_\_\_\_\_

Description of contents: \_\_\_\_\_

If closed, date closed: \_\_\_\_\_

**13. Setoffs**

In the last 90 days, has any creditor taken any money out of an account of yours to offset money that you owe them?

Name and address of creditor: \_\_\_\_\_

Date of setoff: \_\_\_\_\_

Amount of setoff: \_\_\_\_\_

**14. Property held for another person**

List all property or assets owned by another person that you have in your possession or your control. *Example: your brother's boat is parked in your driveway.*

Name and address of owner: \_\_\_\_\_

Description and value of property: \_\_\_\_\_

Location of property: \_\_\_\_\_

**15. Prior address**

If you have moved in the past three years, please fill out the following information. If a joint petition is filed, report also any separate address of either spouse.

Address: \_\_\_\_\_

Name used at that address: \_\_\_\_\_ Dates you lived there: \_\_\_\_\_

Address: \_\_\_\_\_

Name used at that address: \_\_\_\_\_ Dates you lived there: \_\_\_\_\_

Address: \_\_\_\_\_

Name used at that address: \_\_\_\_\_ Dates you lived there: \_\_\_\_\_

**16. Spouses and Former Spouses**

If you lived in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the last eight years, identify the name of your spouse and of any former spouse who resides or resided with you in the community property state.

Name: \_\_\_\_\_

**17. Environmental Information.** If you were involved in any business in which hazardous material violations were involved, please attach a separate sheet and explain the details.

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

a. In the last six years, have you been involved with a business in any way (owner or director)? If so, please list the name of the business, start and end dates, type of business, tax ID number of business and your capacity (owner, director, etc.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated: \_\_\_\_\_, 20\_\_\_\_\_

I/We hereby certify that the information provided is true and correct to the best of my/our knowledge.

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Joint Debtor

# HOUSEHOLD GOODS SHEET

## Living Room

Description of Property

Description of Property	Value of each item					Total Value
	1	2	3	4	5	
Couch(es)						
Bookcase(s)						
Desk(s)						
Chair(s)						
Table(s)						
Lamp(s)						
Radio(s)						
Television(s)						
Stereo(s)						
VCR/DVD Player(s)						
Other:						
<b>Total:</b>						

## Dining Room

Description of Property

Description of Property	Value of each item					Total Value
	1	2	3	4	5	
Table(s)						
Chair(s)						
Lamp(s)						
China Closet(s)						
China						
Silverware						
Other:						
<b>Total:</b>						

## Bedrooms

Description of Property

Description of Property	Value of each item					Total Value
	1	2	3	4	5	
Bed(s)						
Chair(s)						
Dresser(s)						
Chest(s) of Drawers						
Desk(s)						
Mirror(s)						
Lamp(s)						
Vanity(s)						
Radio(s)						
Television(s)						
Stereo(s)						
VCR/DVD Player(s)						



## EXEMPTION LIST

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1. "Wage" account	F.S. Sec. 222.11	0.00	0.00
2. Automobile	F.S. Sec. 222.25	0.00	0.00
3. Child Support Pay't	F.S. Sec. 61	0.00	0.00
4. Disability	F.S. Sec. 222.18	0.00	0.00
5. Homestead	Art. X, Sec. 4(a)(1) and homestead	0.00	0.00
6. IRA, 401k	F.S. Sec. 222.21	0.00	0.00
7. Life Ins./Annuity	F.S. Sec. 222.14	0.00	0.00
8. Personal Property	Art. X, Sec. 4(a)(2)	0.00	0.00
9. Spendthrift Trust	11 USC Sec. 541(c)(2)	0.00	0.00
10. Workmen's comp	F.S. Sec. 440.22	0.00	0.00
11. Joint Ownership (use when there is a non-filing spouse)	Tenancy by the entireties/11 USC Sec. 522(b)(2)(B)	0.00	0.00
12. Personal Property (when you are not claiming a home as exempt under homestead	Florida Statutes Section 222.25		

### Florida Increases Personal Property Exemption

The Florida legislature passed a law increasing the personal property exemption in bankruptcy. Under Florida Statute 222.25 as written Florida debtors can claim a \$1,000 exemption for miscellaneous personal property. Most bankruptcy debtors have applied this exemption to furniture, cloths, cash and other personal property. Effective July 1, 2007, the exemption is increased to \$4,000 for those debtors not claiming or benefitting from a homestead exemption. Many Florida debtors not exempting a homestead can use the increased general property exemption to protect equity in automobiles not otherwise protected by the \$1,000 exemption specifically allowed for automobiles.

People who could benefit from the increased personal property exemption may want to defer bankruptcy filing until the July 1 effective date. The wording of the statute appears to leave open issues for further court interpretation, such as the meaning of benefits of homestead exemption. For instance, I wonder if a debtor with a homestead owned jointly with a non-debtor spouse qualifies for the \$4,000 property exemption if he exempts the residence as tenants by entireties property instead of claiming the exemption under homestead protection. As is the case in all new statutes, judicial clarification will ensue.

posted by Jonathan Alper, asset protection and bankruptcy attorney, Orlando, Florida

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