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**ACTION LEGAL SERVICES**  
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**FEE AGREEMENT:** Either a Chapter 7 or a Chapter 13 Fee Agreement will be provided to you after the determination is made as to which chapter you will be filing. **AFTER FILING AN AUTOMATIC STAY IS PUT IN PLACE BY THE COURT YOUR CREDITORS AND COLLECTION AGENCIES LISTED IN YOUR BANKRUPTCY ARE NOTIFIED AND YOU CAN NO LONGER BE HARRASSED BY THEM.**  
\*\*\*\*\*

PLEASE NOTE:

It usually takes 4 working days to prepare your petition. If you have already received a **Summons**, please let us know immediately. **Time is important.** We will let your needs dictate how fast your petition is prepared.

Please keep in mind that the total fee indicated above is for the complete preparation and filing of your bankruptcy petition as well as the court appearance. See retainer agreement for complete terms of representation. We prepare this petition from the information that you provide us in this questionnaire; therefore it is necessary that the information be true and correct. If the information is incorrect and deliberately false, the Trustee has the discretion to dismiss your Bankruptcy Petition. You can even go to jail if your schedules are dishonest.

**IT IS YOUR RESPONSIBILITY TO GIVE US THE CORRECT INFORMATION.**

The above mentioned fee agreement does not cover an adversary proceeding or an appeal or such unrelated matter as a post-petition credit reporting issue or problem. Or post-petition problems with a lien strip on a secured loan on real estate. In the unlikely event that either of these procedures is required and you want us to represent you, you will need to enter into a new fee agreement with us. In addition to filling out this information and working with us through the case you need to go to an approved Financial Management Class. The Court will impose extra fees if this is not done promptly.

\*\*\*\*\*  
I/We authorize you to prepare these documents based upon the information that I/We furnish to you and state under penalty of perjury that the information provided is true and correct.

**I HAVE READ THE ABOVE FEE SCHEDULE AND NOTES; I UNDERSTAND THE AGREEMENT**

\_\_\_\_\_  
Signature of Debtor  
Date \_\_\_\_\_  
Home Phone \_\_\_\_\_

\_\_\_\_\_  
Signature of Co-Debtor  
Date \_\_\_\_\_  
Work/Cell Phone \_\_\_\_\_

## **CHAPTER 7 AND CHAPTER 13**

New bankruptcy rules became effective in 2005. The law requires that when an individual's debts consist of consumer debts the debtor must be advised of both Chapter 7 proceeding and Chapter 13 proceeding. This allows the debtor to make a decision as to which chapter he/she/they wishes to file with the court. In a Chapter 7 proceeding most debts are discharged and the Debtor is given a fresh start. A Chapter 13 bankruptcy is a re-payment plan lasting 3 to 5 years depending on your finances. The law requires us to do much more investigating of a clients' income than before. Additionally, you have to have a credit counselor review your financial situation prior to filing your case, and take a financial management course before your case is completed.

### **Before your case is filed we must have the following from you.**

Please call for an Appointment to bring these documents in with this form

- 1) Credit counseling certificate- obtained from a non-profit counselor.
- 2) Six (6) months of payroll stubs or records.
- 3) Bank Statements for six (6) months up to the date you will file for all accounts.  
Also you will need to bring to your meeting with the Trustee the Bank Statement showing how much money you had in the Bank on the day of filing.
- 4) Copies of past two (2) years tax returns.
- 5) Copy of Lease for where you live, (if any).
- 6) Copy of ID and Social Security Card
- 7) Signed retainer agreement
- 8) Any Retirement Statements
- 9) Any Child Support Orders
- 10) Credit reports from three bureaus, Equifax, Experian, and TransUnion. These reports can be obtained for no cost at: [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 877 322-8228.

**REMEMBER YOU MUST LIST EVERY CREDITOR INCLUDING DEBTS YOU INTEND TO CONTINUE TO PAY. A CREDITOR IS ANYONE WHO YOU MIGHT THINK YOU OWE MONEY EVEN IF YOU DON'T AGREE.**

## CERTIFIED CREDIT COUNSELORS

We can not file your case unless we have a certificate that you have spoken with a credit counselor. Once filed you must also take a "Financial Management Course" You will not get a Bankruptcy discharge unless you complete the course. The court can close your case without a discharge and cause you to have to pay to re-open your case if you do not take the course promptly.

By internet: contact an agency below by internet for fastest service.

By Phone: If you call them they can schedule your appointment quicker. You will have to arrange to get their fee to them.

Internet or over the phone.

"Access Counseling"

[www.AccessCounseling.com](http://www.AccessCounseling.com)

1-800-205-9297 Please use code **NZ13831**

Price range: \$15.00 for Credit Counseling Certificate (1<sup>st</sup> Course before you file) \$9.00 for Debtor Education (2<sup>nd</sup> class after you file).

In Person.

"Consumer Credit Affiliates"

3100 Mill Street #111

Reno, NV 89502

775-337-6363

By Internet.

CC Advising

[www.ccadvising.com](http://www.ccadvising.com)

[www.bkhhelp.org](http://www.bkhhelp.org)

Price range is \$45-\$55 for either and they do both the counseling and the course either over the phone or on the internet.

After filing, Financial Management course only, Internet only \$14.95 per person

[www.50-30-20.com](http://www.50-30-20.com) or [www.NationalPersonalFinance.com](http://www.NationalPersonalFinance.com)

# ALL QUESTIONS ARE IMPORTANT

**DO NOT SKIP ANY QUESTIONS. PUT N/A IF THE QUESTION DOES NOT APPLY TO YOU**

PRINT NAME (Please include middle name)

PRINT Spouse's NAME (Please include middle name)

\_\_\_\_\_

\_\_\_\_\_

Social Security No # \_\_\_\_\_

Social Security No # \_\_\_\_\_

Married [ ] Single [ ] Divorced [ ] Separated [ ]

Names AND ages of minor children living at home \_\_\_\_\_

\_\_\_\_\_

Do you have any roommates who live with you and contribute to expenses? \_\_\_\_\_

If you have used any other names in the past 6 YEARS (**Including Business Names**) Maiden or Previously

Married, Please list them below \_\_\_\_\_

How long have you continuously lived in Nevada? \_\_\_\_\_ If less than 2 years, what state did you move from

\_\_\_\_\_

Please list your complete address, City, County and Zip Code (Street and Mailing Address)

\_\_\_\_\_

Street, Apt. No # or Space #

\_\_\_\_\_

City and Zip Code

\_\_\_\_\_

County

How Long?

\_\_\_\_\_

Home Number

\_\_\_\_\_

Cell Number

Have you Ever filed a Bankruptcy before?

When, Where and Bankruptcy Number Please.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Work Number

\_\_\_\_\_

Email Address (If Applicable)

# REAL PROPERTY

If you own land, a house or a mobile home, you are entitled to keep up to \$550,000.00 of equity in your home depending on how long you have owned it.

How long have you owned your home? \_\_\_\_\_ years \_\_\_\_\_ months.

What is the **Market Value** of your Property? \$ \_\_\_\_\_ How Much do you Owe? \$ \_\_\_\_\_

If you are behind on your Mortgage, What is the Arrearage? \_\_\_\_\_

How Much is your Monthly Payment \_\_\_\_\_

Are there any Hazardous waste on any Property that you own? \_\_\_\_\_

Do you have a Homestead in place?  Yes  No (Please Mark One)

Do you want to **Keep** your Home? \_\_\_\_\_ Do you want to **Give** it Back? \_\_\_\_\_

\*\*Are you currently working on a loan modification  Yes  No if yes with whom: \_\_\_\_\_

1<sup>st</sup> Mortgage Creditor Name and Address

Acct # \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Owe \$ \_\_\_\_\_

2<sup>nd</sup> Mortgage Creditor Name and Address

Acct # \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Owe \$ \_\_\_\_\_

**PLEASE NOTE:** A recorded Homestead helps to protect your Home against Creditors and is Necessary in order to claim the Exemption allowed by Nevada State Laws. We Can Prepare a Homestead For **\$50.00**

# PERSONAL PROPERTY

Do you have any cash on hand?  Yes  No If Yes , How Much \$ \_\_\_\_\_

What Bank Accounts have you had during the LAST YEAR? Please state name and address of your current or former bank, State whether it is/ was Checking or Savings and is it open or Closed. If it is Closed, what date did you close it and what was the amount withdrawn?

NAME and ADDRESS of BANK

CHECKING OR SAVINGS

OPEN OR CLOSED

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Balance \$ \_\_\_\_\_

Overdrafts  Yes  No

Please let us know if you have any post dated checks

NAME and ADDRESS of BANK

CHECKING OR SAVINGS

OPEN OR CLOSED

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Balance \$ \_\_\_\_\_

Overdrafts [ ] Yes [ ] No

Do you have any post dated checks? [ ] Yes [ ] No

Do you have a Security Deposit with a Landlord or Utility Companies? [ ] Yes [ ] No

If Yes, How Much do you expect to get back? \$ \_\_\_\_\_

Please give a Brief Description of your Household Items (Furniture and etc) \_\_\_\_\_

\_\_\_\_\_

If you were to sell everything in your home at a yard sale, how much would you make? \$ \_\_\_\_\_

Do you own any Art/ Antiques/ Coin or Stamp Collections? [ ] Yes [ ] No

If so, what is it and how much is it worth? \_\_\_\_\_ \$ \_\_\_\_\_

At a yard sale, how much do you think you would get for your clothing? \$ \_\_\_\_\_

Do you have any Furs, Collectibles or Jewelry? (Not your Wedding Set) [ ] Yes [ ] No

Please Describe and Provide the Fair Market Value? \_\_\_\_\_ \$ \_\_\_\_\_

Please describe any sports or recreation equipment \_\_\_\_\_ \$ \_\_\_\_\_

Do you own any Firearms [ ] Yes [ ] No If Yes, Please List the type and Value. \_\_\_\_\_

Do you own any Insurance policies with Cash Value? [ ] Yes [ ] No. Is it Term [ ] or Whole Life [ ]

Who is it With?

\_\_\_\_\_

Do you have a Retirement, 401-K, IRA, Annuities or Savings Bonds? [ ] Yes [ ] No

Who is it With? \_\_\_\_\_

Do you have a 401-K loan? [ ] If so How much total do you owe? \_\_\_\_\_

If Yes to the 3 questions above Give Details including Type, Name and Address of the issuing companies, with

Cash/Retail/Surrender Values.

\_\_\_\_\_

\_\_\_\_\_

Do you have any Accounts Receivable? Please Explain \_\_\_\_\_

Do you Currently Receive or are Owed any Alimony or Child support ? If so Please provide name, Addresses  
And amounts owed? \_\_\_\_\_

If you owe Child Support make sure you list it with your other creditors.

Please list **ALL VEHICLES including boats dirt bikes and the like** which are in your name or for which you have Co-Signed. Include Autos, Trucks, Motorcycle's, and ATV's. Include the year, Model and how much you owe; if anything.

**INCLUDE THE PRIVATE PARTY BLUE BOOK VALUE. SEE KBB.Com**

(1) \_\_\_\_\_  
Year, Make and Model

Paid for? [ ]Yes [ ]No How Much Owed \$ \_\_\_\_\_

How Much is it worth? \$ \_\_\_\_\_

Do you want to keep it? \_\_\_\_\_ Give It Back \_\_\_\_\_

Creditor and Address \_\_\_\_\_  
Account No. \_\_\_\_\_

(2) \_\_\_\_\_  
Year, Make and Model

Paid for? [ ]Yes [ ]No How Much Owed \_\_\_\_\_

How Much is it Worth ? \$ \_\_\_\_\_

Do you want to keep it ? \_\_\_\_\_ Give it Back \_\_\_\_\_

Creditor and Address \_\_\_\_\_  
Account No. \_\_\_\_\_

(3) \_\_\_\_\_  
Year, Make and Model

Paid for? [ ]Yes [ ]No How Much Owed \$ \_\_\_\_\_

How Much is it worth? \$ \_\_\_\_\_

Do you want to keep it ? \_\_\_\_\_ Give It Back \_\_\_\_\_

Creditor and Address \_\_\_\_\_  
Account No. \_\_\_\_\_

(4) \_\_\_\_\_  
Year, Make and Model

Paid for? [ ]Yes [ ]No How Much Owed? \_\_\_\_\_

How Much is it Worth ? \$ \_\_\_\_\_

Do you want to keep it ? \_\_\_\_\_ Give it Back \_\_\_\_\_

Creditor and Address \_\_\_\_\_  
Account No. \_\_\_\_\_

Are you behind in your payments on any of your financed Vehicles? [ ] **Yes** [ ] **No**

If you are, please state which vehicle? \_\_\_\_\_

How many months behind are you? \_\_\_\_\_ What is your monthly payment? \_\_\_\_\_

If you are behind on more than one vehicle, Please Check here [ ] and use the back of this sheet to give us the information on each vehicle as listed above.

Do you have any loans where you gave creditors other collateral such as a computer, jewelry, tools, or furniture? Ask us and we will tell you if you need to pay to avoid repossession. Most likely the creditor will not want the property back.

Name and Address of Creditor \_\_\_\_\_

Account Number \_\_\_\_\_ Amount owed \_\_\_\_\_ Collateral \_\_\_\_\_

Name and Address of Creditor \_\_\_\_\_

Account Number \_\_\_\_\_ Amount owed \_\_\_\_\_ Collateral \_\_\_\_\_

Do you own a professional library, farm equipment or specialized tools for your trade or profession? [ ] **Yes** [ ] **No**. If so, please describe that and state what you could get if you sold them at market value.

Do you owe any Federal, State, County or City taxes? [ ] **Yes** [ ] **No** If so, please list name of entity (1.e. IRS, Washoe County Tax Assessor and etc.), address, for which year and amount owed:

Are you a co-signer on someone else's loan(s)? [ ] **Yes** [ ] **No** if so, state the name and address of the person that you have co-signed for and the name, address, account number, amount owed and what the security is:

Please state the name of any spouse (other than present) with whom you have resided in the past six years.

Do you own any interests in any businesses, partnerships or joint ventures? [ ] **yes** [ ] **no** Please itemize

Have you been a Corporate Officer or Director of a Business in the last 6 years? [ ] **yes** [ ] **no**.



# INCOME

## We Must Have Six (6) Months of Paycheck Stubs from Each Debtor

What do you do for a living? What is the name, address & phone number of your place of employment?

Debtor's Occupation and employer \_\_\_\_\_

Spouse's Occupation and employer \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

When did you start working there? \_\_\_\_\_

Spouse \_\_\_\_\_

### INCOME

### DEBTOR

### SPOUSE

Current Monthly gross wages, salary, and commissions

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Estimated Monthly overtime.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Subtotal.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

#### Payroll Deductions

a. Payroll taxes and Social Security.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

b. Insurance.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

c. Union Dues.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

d. Other (please describe).....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

e. Is retirement mandatory? \_\_\_ voluntary? \_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Subtotal.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### MONTHLY TAKE HOME PAY.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Regular income from operation of business, profession,  
Or farm (attach detailed statement).....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Income from Real Property.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Interests and Dividends.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Alimony, maintenance or support payments payable  
To the debtor for the debtor's use or that of dependants

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Social Security or other Government Assistance  
(please specify what program).....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Pension or Retirement Income.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Other Monthly Income such as rent from family members  
(please be specific).....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### TOTAL MONTHLY INCOME.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### TOTAL COMBINED MONTHLY INCOME.....

\$ \_\_\_\_\_

Please describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the next year following the filing of this document.

# CURRENT EXPENSES

Check this box if and your spouse maintain separate households. If so, you must fill out this sheet for each household.

Rent or Mortgage payments (including lot for rented mobile home)..... \$ \_\_\_\_\_  
 2<sup>nd</sup> Mortgage..... \$ \_\_\_\_\_

Are Real Estate Taxes included in the above payment?  yes  no

Is Property Insurance included in the above payment?  yes  no

**Utilities**

Electricity and/or heating fuel..... \$ \_\_\_\_\_  
 Water/Sewer/Garbage..... \$ \_\_\_\_\_  
 Telephone/Cell phone..... \$ \_\_\_\_\_  
 Cable TV..... \$ \_\_\_\_\_  
 Internet Services..... \$ \_\_\_\_\_  
 Other (Please specify)..... \$ \_\_\_\_\_

Home Maintenance (Repairs and upkeep)..... \$ \_\_\_\_\_  
 Food..... \$ \_\_\_\_\_  
 Clothing..... \$ \_\_\_\_\_  
 Laundry & Dry Cleaning..... \$ \_\_\_\_\_  
 Medical & Dental/Braces..... \$ \_\_\_\_\_  
 Transportation/vehicle repair/gas/registration costs/(Not including car payments)..... \$ \_\_\_\_\_  
 Recreation/Clubs/Entertainment/Newspapers/Magazines and etc..... \$ \_\_\_\_\_  
 Charitable contributions..... \$ \_\_\_\_\_  
 Pet Care..... \$ \_\_\_\_\_  
 Insurance (Not deducted from wages or included in mortgage payments)..... \$ \_\_\_\_\_  
     Homeowners or Renter's..... \$ \_\_\_\_\_  
     Life..... \$ \_\_\_\_\_  
     Health..... \$ \_\_\_\_\_  
     Auto..... \$ \_\_\_\_\_  
     Other (Please specify)..... \$ \_\_\_\_\_

Taxes (Not deducted from wages or included in mortgage payments)  
 Please specify..... \$ \_\_\_\_\_

Installment Payments (Only include payments on property that you are keeping)  
     Auto..... \$ \_\_\_\_\_  
     Auto..... \$ \_\_\_\_\_  
     Other..... \$ \_\_\_\_\_

Alimony, Maintenance, and support paid to others..... \$ \_\_\_\_\_  
 Payments for support of additional dependents not living at your home..... \$ \_\_\_\_\_  
 Regular expenses from operation of business, Profession, or farm (attach Stmt)..... \$ \_\_\_\_\_  
 Other..... \$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES..... \$ \_\_\_\_\_**

# FINANCIAL AFFAIRS

How much income have **You and Your Spouse** earned in the following years?

You in: year to date: \$ \_\_\_\_\_ in **2018**: \$ \_\_\_\_\_ In **2017**: \$ \_\_\_\_\_

Spouse in: year to date: \$ \_\_\_\_\_ In **2018**: \$ \_\_\_\_\_ In **2017**: \$ \_\_\_\_\_

Have you received any income from something other than employment or operation of a business (i.e. Child support, alimony, welfare payments, retirement, social security, disability and etc.)  **Yes**  **No** If so, please state from what source and in what amounts for the following years:

You in: year to date: \$ \_\_\_\_\_ in **2018**: \$ \_\_\_\_\_ In **2017**: \$ \_\_\_\_\_

Spouse in: year to date: \$ \_\_\_\_\_ In **2018**: \$ \_\_\_\_\_ In **2017**: \$ \_\_\_\_\_

Have you made any **CASH ADVANCES, OR NEW DEBT, (\$600.00 or more)** in the last 120 days?

**yes**  **no** If so, please give details and dates. \_\_\_\_\_

The Bankruptcy code allows the Court to undo any large payments (more than \$600.00) to family members going back a year, or to unsecured creditors going back 90 days. Have you made any payments of this nature?  **Yes.**  **No.** If so, when and to whom?

Are you being sued? Do you have a garnishment or an execution current or pending, or have you received a summons?  **Yes.**  **No.** If so, please state the details: (i.e. John Smith vs. John Doe, this is an execution for garnishment in the District Court of where, case number is, and what is the status of the case, pending? Has it gone to garnishment? Etc; Bring a copy when you bring this paperwork back.

Can you sue anyone for money? Please Explain. \_\_\_\_\_

Have you had any property repossessed  **Yes.**  **No.**  If so, Please state what was repossessed, the date it was repossessed or surrendered, the creditor and address and the amount you owed when the repossession occurred.

Have you given any gifts in the amount of \$300.00 or more to charities or family members in the **last 12 months?** [  **Yes.** [  **No.** If so, please state name, address and amount given:

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Have you experienced any losses in the **last 12 months?** ( For Example - Fire, Theft or other Casualty, Gambling):

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Have you paid any Attorneys or Credit Counseling Agencies in the **last 12 months?** [  **Yes.** [  **No.** If so, please state name, address and how much money you spent:

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Have you transferred or sold any property in the normal course of business to any family members or transferred or sold any property to anyone in the **last 24 months?** [  **Yes.** [  **No.** If so, please state the details including the name, address and property transferred and why it was transferred:

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Have you closed any financial accounts in the **past 12 months?** [  **Yes.** [  **No.** If so, please state the Bank and address, amount at closing, closing date and what money (If any) was used for:

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Do you have a safe deposit box? [  **Yes.** [  **No.** If so, please state the name and address of the Bank that it is located at, and what you have in it. If there is anything of value, what's the value?

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Do you have any property that does not belong to you? [  **Yes.** [  **No.** If so, please state name and address of who it belongs to and why you are holding it:

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Do you own any animals, livestock or **anything else of value that you have not already mentioned?**

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

Do you expect to inherit in the next year?  **Yes.**  **No.** \_\_\_\_\_

Have you moved in the last three (3) years?  **Yes.**  **No.** If so, please state your former address and dates of occupation:

\_\_\_\_\_

\_\_\_\_\_

Are there any questions or problems we need to discuss? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The Bankruptcy Court now requires you to prove at your interview with the Trustee (Called the 341 Meeting) that you correctly recorded your social security number. Therefore you must bring a picture ID such as Drivers License and if your social security is not on your driver's license, a Social Security card, W-2 or pay stub with the social security number on it must be brought to the interview with the Trustee.

**IN ORDER FOR YOUR CREDITORS TO BE PROPERLY NOTIFIED OF YOUR BANKRUPTCY FILING, WE MUST HAVE THE COMPLETE NAME AND COMPLETE ADDRESS- INCLUDING THE ZIP CODE-OF THE CREDITOR. IF THAT PARTICULAR CREDITOR HAS BEEN SENT TO COLLECTIONS, WE ALSO NEED THE SAME INFORMATION ON THE COLLECTIONS AGENCY OR ATTORNEY IF WE DO NOT HAVE THE INFORMATION THAT IS REQUESTED, YOUR CREDITORS WILL NOT BE NOTIFIED AND YOU WILL NOT HAVE THE PROTECTION THAT YOU HAVE PAID US TO PROVIDE FOR YOU. PLEASE DO NOT ABBREVIATE AND PRINT LEGIBLY. THANK YOU. USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.**

NAME & ADDRESS OF CREDITOR	YEAR DEBT BEGAN	HOW MUCH DO YOU OWE?	WHAT KIND OF DEBT? EX: MED BILL, AUTO CREDIT CARD	IF IN COLLECTION? GIVE ADDRESS
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Last Four Account Numbers Only

Account No.				
Account No.				
Account No.				
Account No.				
Account No.				

USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT

NAME & ADDRESS  
OF CREDITOR

YEAR  
DEBT BEGAN

HOW MUCH  
DO YOU OWE?

WHAT KIND OF DEBT?  
EX: MED BILL, AUTO  
CREDIT CARD

IF IN COLLECTION?  
GIVE ADDRESS

Last Four Account Numbers Only

Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				

USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.

NAME & ADDRESS  
OF CREDITOR

YEAR  
DEBT BEGAN

HOW MUCH  
DO YOU OWE?

WHAT KIND OF DEBT?  
EX: MED BILL, AUTO  
CREDIT CARD

IF IN COLLECTION?  
GIVE ADDRESS

Last Four Account Numbers Only

Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				



USE THE CORRESPONDENCE ADDRESS IF YOU HAVE IT.

NAME & ADDRESS  
OF CREDITOR

YEAR  
DEBT BEGAN

HOW MUCH  
DO YOU OWE?

WHAT KIND OF DEBT?  
EX: MED BILL, AUTO  
CREDIT CARD

IF IN COLLECTION?  
GIVE ADDRESS

Last Four Account Numbers Only

Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				
Account No.				

*Dear Clients:*

*The Government requires us to give you this.*

*Nathan Zeltzer, ESQ*

## IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

If you decide to seek bankruptcy relief, you can represent yourself or you can hire an attorney to represent you. Also you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine Bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a petition, Schedules and a Statement of Financial Affairs, as well as in some cases a Statement of intention need to be prepared correctly and filed with the bankruptcy court.

You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "Trustee" and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt you may want to help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing of your plan which will be before a Bankruptcy Judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13. You will want to find out what should be done from someone familiar with that type of relief.

Your Bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in a bankruptcy court, but only attorneys, not bankruptcy petition preparers can give you legal advice.