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GENERAL INSTRUCTIONS

1. At the creditor's meeting which will follow filing the petition, be prepared to present **government issued-picture id, preferably a driver's license, state issued id card or passport and your social security card [not a copy]**.
2. If you are current in payment of your mortgage, car payment or other debt involving a secured creditor, **and you want to keep the property securing the debt CONTINUE TO MAKE YOUR PAYMENTS**; your creditor may not send out monthly statements so **you may need to call your creditor for mailing instructions**.
3. After you file your Petition, do not sell, transfer, trade or otherwise dispose of any property without consulting with me, even if you claim it to be exempt, since a trustee or a creditor can object to the exemption claim up to 30 days after the creditor's meeting.
4. From this point forward, retain all financial documents: all wage stubs; tax returns; bank statements; cancelled checks; bills; receipts for gas, food, medicine, etc; billing statements and invoices; leases; credit card statements, letters from collection agencies and attorneys; motor vehicle/mobile home registrations and/or titles; pleadings from law suits you have been involved with in the last 18 months.
5. If you have not already done so, you should obtain a credit report from Equifax and Experian, and TRW. If you have obtained a credit report in a year, you can get one **FREE** from each credit reporting agency. You can get this at **www.annualcreditreport.com** or you can contact each of the agencies shown below.
6. **If a question on the questionnaire does not apply, then so indicate. Blanks are not acceptable (since we would not know if you had merely overlooked a question).**
7. Household goods--while there is no need to count pots, pans, sheets, etc., please itemize your household goods, providing number of years owned, size of television screens, and their current replacement cost--NOT ORIGINAL COST--with age and condition taken into account. In the past, under the old Bankruptcy Code, bankruptcy trustees did not question values based on "flea market" or "garage sale" prices. Now, the new standard applies. **Place a check mark as to each item you wish to include in your personal property exemption.** Some items need not be protected, such as towels, linens, clothing, dishes, older TVs and computers **but still must be listed**.
8. List **ALL** creditors to whom money is owed, including debts owed to friends, family members, doctors, and not just credit cards, and this is regardless of whether you intend to pay the debts of in the future.

The operative word is **ALL**. Account numbers are important, and all **ADDRESSES** are **ESSENTIAL**. Also provide dates when the debt accrued. You can not ignore debts so as to keep a credit card. If you wish to keep a credit card, you may be able to make an arrangement to pay the debt and have charge privileges, but you must identify **ALL** of your creditors--even the friendly doctor, dentist, family member, etc. and as to each, provide the date(s) the debt accrued. Also provide the name and address of anyone to whom you are paying **child support** or **alimony**, even if you are current in your payments.

9. Are there any leases or contracts? Not just apartment leases, but: automobile, pager, cell phone, computer, etc.; please list

10. To ensure that you list all of your creditors, I strongly urge that you take the following steps:

- a. review your cancelled checks and bills from past years, as you may have bills from companies that have ceased to bill you but to whom money is still owed; if you do not have cancelled checks perhaps you will have your check registers?
- b. obtain copies of your credit reports from all three of the following major Credit Reporting Agencies. Not all creditors report to all three (3) agencies, so obtaining a report from one source does not necessarily ensure that all creditors will be identified. Remember that the agencies will be reporting for accounts for seven (7) years, so old obligations which pre-date payments of several years ago will be identified.

The (3) major agencies are:

- A) Equifax Credit, Information Services, Inc., P O Box 74021,
Atlanta, GA 30374 800-685-1111 www.equifax.com
- B) Transunion, 2 Baldwin Place, P O Box 1000,
Chester, PA 19022 800-888-4212 www.transunion.com
- C) Experian Information Solutions, Inc. (formerly TRW)
P. O. Box 8701, Allen, TX 75013, 888-397-3742
www.experian.com

Under the Bankruptcy Reform Act, this office is considered to be a debt relief agency which helps people file for relief under the Bankruptcy Code. You are obliged to truthfully disclose all your financial information, and that information is subject to audit. You have the option to file for bankruptcy on your own or use a bankruptcy petition preparer.