

INFORMATION NEEDED

The information listed below as well as the attached packet is **required** in order for this office to process and file your bankruptcy petition. Failure to provide any of the below information will delay your paperwork and/or result in you having to retake the credit counseling course.

1. CREDIT COUSNELING CERTIFICATE: You are **REQUIRED** to have this course prior to filing. And once you have filed, you are to take another course prior to the discharge being entered. There are several companies out there that provide the service/certificate. Greenpath, Inc. is one of the court approved companies. You can reach them at 1-800-550-1961 or via internet at <https://portal.greenpath.com>. Or you can go online and use one that you choose. **CAN NOT FILE WITHOUT THIS.**
2. Paycheck stubs received by you and/or your spouse/partner in the past 6 months prior to the date of filing your bankruptcy petition. If you do not receive pay checks, provide 6 months of bank statements or any other proof of income such as Social Security; Unemployment Compensation; Pension/Retirement Income; Rental Income and money contributed to household by family or other members of the home.
3. **Copies** of all lawsuits, judgments, warrants, and garnishments served on you within the past year.
4. **Copies** of any statement for debts that you owe. **ONE** copy of each statement only. The most recent one is best. Do not send several copies of the same statement. And you are required to complete the debt portion of the packet.
5. **Copies** of titles and/or registrations to any vehicle and/or vessel you are paying for, you own the title to, or your name appears on the registration for.
6. Copy of your Driver's Licenses and Social Security Card (if joint petition, both debtors)
7. Copies of the last three (3) years of tax returns (2006, 2007, 2008)

In addition, if you are filing a Chapter 13

And, you are paying your vehicle or mortgage outside the plan, you need proof of the automatic deduction set up through your lender. (This option is only available if you are current with your payments to the lender)

If you wish for your bankruptcy payments to be paid by automatic wage deduction, please your payroll departments information at the end of this packet.

PROVIDE COPIES ONLY – DO NOT SEND ORIGINAL COPIES.

CLIENT QUESTIONNAIRE FOR NON-BUSINESS DEBTOR
SECTION 1 - BASIC INFORMATION

PART A. PERSONAL INFORMATION

DEBTOR:

Name: _____
Last First Middle

ADDRESS: _____

City: _____ **State:** _____ **Zip:** _____

Social Security Numbers: _____ - _____ - _____

Driver's License Number/State: _____

If you have a different mailing address, please list:

Mailing address: _____

City: _____ **State:** _____ **Zip:** _____

Phone #'s: (____) _____ (____) _____ (____) _____
Home Work Cell

Email address: _____

Have you or your spouse used any other names in the past? yes no *If yes, please list:*

SPOUSE INFORMATION:

Spouse Name: _____
Last First Middle

ADDRESS: _____

City: _____ **State:** _____ **Zip:** _____

Social Security Numbers: _____ - _____ - _____

Driver's License Number/State: _____

If you have a different mailing address, please list:

Mailing address: _____

City: _____ **State:** _____ **Zip:** _____

Phone #'s: (____) _____ (____) _____ (____) _____
Home Work Cell

Email address: _____

Have you or your spouse used any other names in the past? yes no *If yes, please list:*

Have you lived at this address for at least 180 days? yes no

Have you lived at this address for at least 730 days (2 years)? yes no

If you answered no to either of the questions above, please list your previous addresses and dates of occupancy.

Address:

Date of Occupancy:

PART B. PRIOR/PENDING BANKRUPTCY CASES:

Has a bankruptcy case been filed by you or against you in the last 8 years? yes no

If yes, please provide the following information:

State: _____ **District:** _____ **Case No.:** _____

Date filed: _____ **Status of Case:** _____

Are there currently any bankruptcy cases pending against you, your spouse, or your business or your spouse's business? yes no

If yes, please provide the following information:

Debtor(s) Name: _____ **Relationship to you** _____

State: _____ **District:** _____ **Case No.:** _____

Date filed: _____ **Judge:** _____ **Status:** _____

Exhibit "C" to the Voluntary Petition:

Do you 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 no *If yes, please attach a list and description of the property.*

DEBTORS WHO RESIDE AS TENANTS OF RESIDENTIAL PROPERTY.

If you rent your home, does a landlord hold a judgment against you? yes no *If yes, please provide the name and address of the landlord.*

Name of Landlord: _____

Mailing address: _____

City: _____ *State:* _____ *Zip:* _____

ALIMONY CHILD SUPPORT INFORMATION

Please complete the information below if you have outstanding or on-going alimony or child support obligation. If you are paying a support obligation to more than one person, each one should be listed.

Name of Person Support being paid to: _____

Address: _____

City: _____ State: _____ Zip Code: _____

If Child support is being paid through a government office, provide the Name and address of that Department:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Paid Each Month: _____

Amount of Delinquent support: _____

Type of Support Ordered: Child Support Alimony

Date Support Started: Child Support _____ Alimony _____

Date Support to End: Child Support _____ Alimony _____

Name of Person Support being paid to: _____

Address: _____

City: _____ State: _____ Zip Code: _____

If Child support is being paid through a government office, provide the Name and address of that Department:

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Paid Each Month: _____

Amount of Delinquent support: _____

Type of Support Ordered: Child Support Alimony

Date Support Started: Child Support _____ Alimony _____

Date Support to End: Child Support _____ Alimony _____

REAL ESTATE/MORTGAGES

Please complete the information below for each property owned AND if there is a 2nd mortgage please provide information on both mortgages. If there is not a mortgage on the property, you must still provide legal description, property value and date incurred.

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Property Value: _____ Date Incurred: _____

Keep ___ Surrender ___ Months Behind: _____ 1st Mtg or 2nd Mtg

Monthly Payment: _____

Legal Description: (found on Deed/Tax Bill)

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Property Value: _____ Date Incurred: _____

Keep ___ Surrender ___ Months Behind: _____ 1st Mtg or 2nd Mtg

Monthly Payment: _____

Legal Description: (found on Deed/Tax Bill)

VEHICLE INFORMATION

Please complete the information below for each vehicle owned. If there is not a loan on the vehicle, you must still provide the information regarding details of the vehicles condition, value and mileage.

Vehicle #1

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Make: _____ Model: _____ Year: _____

VIN: _____ Value: _____

Name Vehicle Titled: _____

Leased Yes No If Lease Date Expires: _____ KEEP SURRENDER

DATE ACQUIRED: _____ MILEAGE: _____

Condition of Vehicle: Good Fair Poor

Features: Cruise Control ABS Brakes Tilt Wheel Pwr Windows Pwr Seats Pwr Door Locks

Leather Int. Air Condition 4X4 Sunroof/Convertible

Vehicle #2

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Make: _____ Model: _____ Year: _____

VIN: _____ Value: _____ Name Vehicle Titled: _____

Leased Yes No If Lease Date Expires: _____ KEEP SURRENDER

DATE ACQUIRED: _____ MILEAGE: _____

Condition of Vehicle: Good Fair Poor

Features: Cruise Control ABS Brakes Tilt Wheel Pwr Windows Pwr Seats Pwr Door Locks

Leather Int. Air Condition 4X4 Sunroof/Convertible

BOATS/TRAILERS INFORMATION

Please complete the information below for each boat/trailer owned. If there is not a loan on the boat/trailer, you must still provide the information pertaining to the description of the boat/trailer.

Boat/Trailer #1

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Make: _____ Model: _____ Year: _____

VIN: _____ Value: _____

Name Vehicle Titled: _____

Condition of Vehicle: Good Fair Poor KEEP SURRENDER

Boat/Trailer #2

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Make: _____ Model: _____ Year: _____

VIN: _____ Value: _____

Name Vehicle Titled: _____

Condition of Vehicle: Good Fair Poor KEEP SURRENDER

Boat/Trailer #3

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Make: _____ Model: _____ Year: _____

VIN: _____ Value: _____

Name Vehicle Titled: _____

Condition of Vehicle: Good Fair Poor KEEP SURRENDER

ASSET INFORMATION

Just because you are filing for bankruptcy does not mean that you will automatically lose everything you own. You are entitled to claim “exemptions” which are things that creditors cannot take from you. You must include a list of ALL your assets. You are allowed \$1,000 per debtor for personal property and \$1,000 per debtor for vehicles.

You must place a value on the property. You should use a value based on the age and condition of the property at the time your petition is filed. In many cases (particularly used clothing, furniture, computers, etc.) this would be yard sale value, or what the item would see for on eBay. For motor vehicles and boats/trailers, it would be the 3rd party purchase value and in most cases the value can be taken from NADA. For cash and bank accounts, it is the actual amount on deposit. For stocks and bonds, it is their market value as of the date your case is filed. You must make a reasonable inquiry to determine the “replacement value” of your assets.

ASSET DESCRIPTION	QTY	Owned by: Debtor/Spouse/Joint Or Deposit Held By	DETAIL DESCRIPTION Additional Information	Replacement Value
Cash on Hand				
Bank Accounts				
Checking Account				
Saving Account				
Security Deposits				
Apartment				
Utilities				
Other				
Household Furnishings				
Living Room				
Area Rugs				
Sofa				
Chairs				
Tables				
Lamps				
Window Covering				
TV/Entertainment Cntr				
DVD/VCR				
CDs				
Other (list)				
Kitchen				
Small Kitchen Appliances				
Cookware				
Dishes				
Utensils				
Glassware				
Flatware				
Kitchen Linens				
Other (list)				

Dining Room				
Dining Room Set				
Buffet, Sideboard				
Other (list)				
Bedrooms				
Beds				
Dressers				
Night Stands				
TV's				
Stereo				
Desk				
Chairs				
Bedding				
Other (list)				
Books				
Pictures				
Collectibles				
Clothing/Shoes/Accessories				
Jewelry/Furs				
Wedding Bands				
Necklaces				
Watches				
Costume Jewelry				
Earrings				
Furs				
Other (list)				
Hobby/Sport Equipment				
Firearms (Type)				
Sport Equipment				
Camera Equipment				
Other (list)				
Interests-Insurance Policies			Give Company Name	
Whole Life (Cash Value)				
Term Life				
Annuities – Lists Below				
Interests in the following			DETAILS	
Education IRA				
Qualified State Tuition Plan				
IRA				
ERISA				
KEOGH				

Other Pension/Profit Sharing				
Stock				
Interests in Businesses				
Partnerships				
Joint Ventures				
Government Bonds				
Corporate Bonds				
Other – Negotiable or Non-Negotiable. Interest				
Account Receivables				
Alimony, Maintenance, Support, Property Settlement				
Other Liquidated Debts			DETAILS	
Tax Refund				
Other				
Equitable or Future Interests Life Estates, etc.				
Contingent/Non-Contingent Interests in Estate of a Decedent				
Patents, Copyrights & Other Intellectual Property				
General Intangibles			DETAILS	
Licenses				
Franchises				
Other				
Office Equipment				
Computers				
Printers/Fax/Copiers				
Supplies				
Furniture/Desk/Chairs				
Business Property				
Machinery (Provide List)				
Fixtures (Provide List)				
Equipment (Provide List)				
Supplies (Provide List)				
Inventory (Provide List)				
Animals			DETAILS	
Dog				
Cat				
Birds				

Other				
Farming			DETAILS	
Equipment (Provide List)				
Crops – Growing/Harvested				
Implements				
Supplies				
Chemicals				
Feed				
Livestock (Provide List)				
Garage/Car Port/Shed				
Small Hand Tools				
Lawn Mower				
Grill				
Lawn Furniture				
Other Property Not Listed				
Washer				
Dryer				

CREDITOR INFORMATION

Please complete the information below for each CREDITOR you owe money to. Complete all information. Failure to provide complete address, may result in the creditor not being discharged in the bankruptcy.

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint
 Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year(s): _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint
 Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year(s): _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint
 Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year(s): _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint
 Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year(s): _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year: _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

CREDITOR: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account No.: _____ Amount Owed: _____

Date Incurred: _____ Last purchase: _____

Name on Account: Debtor Co-Debtor/Spouse Joint
 Other: _____

Type of Debt: Unsecured Secured (Property Securing _____)

Taxes (Year(s): _____) Student Loan

If you paid or charged more than \$600 in the past 90 days, state the date and amount of each:

If referred to Collection Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

SCHEDULE G – EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interest. 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 Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature Of Debtor’s Interest, State Whether Lease Is for Nonresidential Real Property, State Contract Number of any Government Contract

SCHEDULE H – CO-DEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. 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 the eight years immediately preceding the commencement of this 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, commonwealth, or territory. Include all names used by the non debtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or 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).

Check this box if debtor has no executory contracts or unexpired leases:

Name and Mailing Address Including Zip Code, of Co-Debtor	Name and Mailing Address Including Zip Code of Creditor

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 Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ _____	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ _____	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Payroll Deductions:

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total Other Payroll Deductions	\$ _____	\$ _____

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 bi-weekly, 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 Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | | |
|--|--|----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ _____ |
| a. Are real estate taxes included? | Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| b. Is property insurance included? | Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| 2. Utilities: | | |
| a. Electricity and heating fuel | | \$ _____ |
| b. Water and sewer | | \$ _____ |
| c. Telephone | | \$ _____ |
| d. Cell Phone | | \$ _____ |
| e. Cable | | \$ _____ |
| f. Internet | | \$ _____ |
| g. 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 payments) | | \$ _____ |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ _____ |
| 10. Charitable contributions | | \$ _____ |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | | \$ _____ |
| b. Life | | \$ _____ |
| c. Health | | \$ _____ |
| d. Auto | | \$ _____ |
| e. Other _____ | | \$ _____ |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) _____ | | \$ _____ |
| 13. Installment payments: (In chapter 11, 12, 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 to others | | \$ _____ |
| 15. Payments for support of additional dependents not living at your home | | \$ _____ |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ _____ |
| 17. Other _____ | | \$ _____ |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ _____

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

Other Expenditures:

Work Lunches	\$ _____
Haircuts	\$ _____
Pet food/supplies	\$ _____
HOA Fees	\$ _____
Student Loan	\$ _____
Day Care	\$ _____
Tobacco Products	\$ _____
Gym Membership	\$ _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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; Fed. R. Bankr. P. 1007(m).

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. **If the answer to an applicable question is "None," mark the box labeled "None."** 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

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more 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 full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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 **two years** 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.)

2009 Year to Date:	\$ _____	Source: _____
2008	\$ _____	Source: _____
2007	\$ _____	Source: _____

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** 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.)

2009 Year to Date:	\$ _____	Source: _____
2008	\$ _____	Source: _____
2007	\$ _____	Source: _____

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (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	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (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	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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 AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately 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 AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None

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 OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None

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 OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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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 OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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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 OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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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 OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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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 AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

None

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
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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
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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
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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 **one year** 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
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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 AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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 AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- 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
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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 OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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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
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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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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
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23 . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, 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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None

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)
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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.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**United States Bankruptcy Court
Middle District of Florida**

In re _____
Debtor(s)

Case No. _____
Chapter _____

DECLARATION UNDER PENALTY OF PERJURY FOR ELECTRONIC FILING

The undersigned, _____, declares under penalty of perjury that:

1. I have signed the original(s) of the document(s) identified below under penalty of perjury ("Verified Document(s)").
2. The information contained in the Verified Document(s) is true and correct to the best of my knowledge and belief.
3. I understand that the Verified Document(s) are to be filed in electronic form with the United States Bankruptcy Court in connection with the above captioned case.

Signature of Debtor
or other claimant

Signature of Joint Debtor

Verified Document(s):

Full Descriptive Title

Date Executed

Consumer Credit

Counseling Service

STEP 1: Before You File

PRE-BANKRUPTCY COUNSELING

Consumers who plan to file for bankruptcy must complete a credit counseling session from an approved* provider and receive a Certificate of Counseling before filing.

Through our relationship with your attorney, we offer you an efficient, convenient way to complete this requirement.

At the conclusion of your session, we will provide you and your attorney with a copy of the Certificate of Counseling to file with the court as proof that you completed this requirement.

Firm Code:	4057
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You have three options to choose from for completing your counseling session:

Internet www.cccs-express.org

- Access our dedicated Internet site
- Create a unique user ID and password
- Provide your Firm code (shown above)
- Complete the session

Telephone **1-866-445-2227**

- Call our dedicated toll free number
- Schedule your telephone appointment
- Provide your Firm code (shown above)
- Complete the session

In-Person **(limited availability)**

- Call our dedicated toll free number **1-866-445-2227** to register for a session in your area.
- Provide your Firm code (shown above).
- Come to CCCS with your ID and any supporting documents and complete the session.

*Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.

Consumer Credit

Counseling Service

STEP 2: After You File

DEBTOR EDUCATION

Consumers who have already filed for bankruptcy must complete a personal financial management course from an approved* provider and receive a Certificate of Debtor Education before their case can be discharged. Through our relationship with your attorney, we offer you a fast, convenient way to complete this requirement. Each party must complete their own personal financial management course session.

You will need the following to complete the two-hour course:

Firm Code: _____ 4057

Bankruptcy case #: _____

Please enter numbers only. For example, if your Case Number is 06-VW-12345, enter 06-12345.

You have three course options to choose from:

Internet www.cccs-express.org

- Access our dedicated Internet site
- Enter the required information including Firm Code and Case Number
- Complete the pre-test, the course, the post-test and the optional survey

Telephone **1-866-445-2227**

- Call our dedicated toll free number to schedule your two-hour telephone course.
- Instructions and materials will be sent to you by express mail after you schedule the course.

In-Person **(limited availability)**

- Call our dedicated toll free number **1-866-445-2227** to register for a class in your area.
- Come to the two-hour class with your ID and Case Number where you will take the pre-test, receive instruction, take the post-test and complete the optional survey.

***Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.**