

1. **FILL OUT THESE FORMS COMPLETELY. EXTRA FEES CHARGED IF NOT. DO NOT BRING IN BLANK FORMS.**
2. **MAKE A FOLLOW-UP APPOINTMENT WITH YOUR ATTORNEY TO REVIEW THESE FORMS.**
3. **BRING DRIVER'S LICENSE OR PHOTO I.D. AND SOCIAL SECURITY CARD, IF YOU HAVE NOT ALREADY PROVIDED THESE.**
4. **BRING EVERY ITEM ASKED FOR ON THE BELOW CHECKLIST. FAILURE TO DO SO WILL RESULT IN DELAYS IN GETTING YOUR PETITION PREPARED AND FILED.**

_____ The balance of attorney fees and costs, and your signed fee agreement, if you have not already provided that.

_____ Completed List of Creditors, including name, address, account number and balance owed and date debt was incurred. (For credit cards please list their correspondence or billing inquiry address, not payment center.) Please make sure you include **ALL DEBTS**: co-signed loans, payday loans, tax debts, student loans, NSF checks and those you may wish to continue to pay, such as debts to relatives, friends, credit unions, home mortgages or vehicle loans. Omitting the names of creditors from your list can create **SERIOUS** problems.

_____ Federal and State Income Tax Returns for the last 2 years and W-2s for each of these years, plus proof of the previous 6 months of income, such as pay stubs.

_____ Copies of any pending lawsuits, wage garnishments, wage assignments or other legal actions, including foreclosure lawsuits pertaining to real estate.

_____ Copy of all installment loan documents, such as vehicle loans or vehicle leases, furniture purchases, jewelry purchases or other secured loans.

_____ Copy of most recent real estate tax bill for each property you are buying; you can obtain a copy from your County Treasurer. (For Missouri residents only, your personal property tax bill)

_____ If you are buying or selling real estate on contract for deed, bring a copy of each contract you have entered into and a real estate tax bill for each property.

_____ If you have had an appraisal of your real estate in the past 5 years, bring it, if you have not already provided this.

_____ Your credit card billing statements for preceding 90 days.

_____ If you have a credit report, you should bring it.

_____ Your Certificate of attendance of debt counseling.

_____ If you have gotten divorced within the last 3 years a copy of your divorce decree.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. SECTION 342 (b)

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the bankruptcy Code. This information is intended to make you aware of:

The potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;

The effect of receiving a discharge of debts;

The effect of reaffirming a debt; and

Your ability to file a petition under different Chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of Chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your Chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a Chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as ten (10) years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case.

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

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from 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 BANKRUPTCY 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 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 help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file 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 confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type or 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 bankruptcy court, but only attorneys, not bankruptcy petition preparers can give legal advice.

THIS NOTICE IS REQUIRED BY § 527(b)

LIST OF CREDITORS

NAME

Creditor's Name:	Creditor's Name:
Address:	Address:
Account Number:	Account Number:
Amount Owed: \$	Amount Owed: \$
Date of Debt:	Date of Debt:
Co-debtor(if any):	Co-debtor (if any):
Secured Collateral (if any):	Secured Collateral (if any):
Name and Address of Collection Agency (if any):	Name and Address of Collection Agency (if any):
Creditor's Name:	Creditor's Name:
Address:	Address:
Account Number:	Account Number:
Amount Owed: \$	Amount Owed: \$
Date of Debt:	Date of Debt:
Co-debtor (if any):	Co-debtor (if any):
Secured Collateral (if any):	Secured Collateral (if any):
Name and Address of Collection Agency (if any):	Name and Address of Collection Agency (if any):
Creditor's Name:	Creditor's Name:
Address:	Address:
Account Number:	Account Number:
Amount Owed: \$	Amount Owed: \$
Date of Debt:	Date of Debt:
Co-debtor (if any):	Co-debtor (if any):
Secured Collateral (if any):	Secured Collateral (if any):
Name and Address of Collection Agency (if any):	Name and Address of Collection Agency (if any):

NAME

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Secured Collateral (if any):	Secured Collateral (if any):
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