B1 (Official Form 1) (4/10)								
UNITED STATES BAN			VOLU	NTARY PETIT	FION			
Distric	Name of laint Datter (Spanse) (Lest First Middle):							
Name of Debtor (if individual, enter Last, First, Middle All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	Name of Joint Debtor (Spouse) (Last, First, Middle):         All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all):	. (ITIN)/Comp	lete EIN		its of Soc. Sec one, state all)		xpayer I.D. (ITI	N)/Complete EIN	
Street Address of Debtor (No. and Street, City, and Stat	re):		Street Addre	Street Address of Joint Debtor (No. and Street, City, and State):				
	ZIP CO	DE				Z	IP CODE	
County of Residence or of the Principal Place of Busine			County of R	esidence or of	the Principal Plac	e of Business:		
Mailing Address of Debtor (if different from street addr	ress):		Mailing Add	ress of Joint D	ebtor (if different	from street add	ress):	
Location of Principal Assets of Business Debtor (if diff	ZIP CO					Z	IP CODE	
				1			IP CODE	
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)		Nature of Busine (Check one box			Chapter of Bankı the Petition is	ruptcy Code Ur Filed (Check or		
<ul> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	h Care Business e Asset Real Estat S.C. § 101(51B) bad broker nodity Broker ing Bank	Chapter 11 Main Proceedin Chapter 12 Chapter 15 Peti Chapter 13 Recognition of Nonmain Proce			of a Foreign ding Petition for of a Foreign			
	Cleari Other					eck one box.)		
	(Ch	Tax-Exempt Ent heck box, if applic r is a tax-exempt of Title 26 of the Un (the Internal Reve	able.) organization nited States	<ul> <li>Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."</li> <li>Debts are primarily business debts.</li> </ul>				
Filing Fee (Check one bo	x.)		Check one b		Chapter 11 D	Debtors		
<ul> <li>Full Filing Fee attached.</li> <li>Filing Fee to be paid in installments (applicable to</li> </ul>	individuals or	alu) Must attach	<ul> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul>					
signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	rtifying that th	e debtor is	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment					
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera			on 4/01/13 and every three years thereafter).					
		<ul> <li>Check all applicable boxes:</li> <li>A plan is being filed with this petition.</li> <li>Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</li> </ul>						
Statistical/Administrative Information			or cred	nors, in accore		.e. ş 1120(0).	THIS SPACE IS FOR	
COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors           □         □         □           1-49         50-99         100-199         200-999	□ 1,000- 5,000	5,001- 1	0,001-	 25,001- 50,000	50,001- 100,000	□ Over 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	50,000,001 5 5 \$100 t	] 5100,000,001 o \$500 nillion	5500,000,001 to \$1 billion	☐ More than \$1 billion		
\$50,000 \$100,000 \$500,000 to \$1	51,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	50,000,001 5 o \$100 t	] 5100,000,001 o \$500 nillion	500,000,001 to \$1 billion	☐ More than \$1 billion		

B1 (Official Form 1)	) (4/10)		Page 2					
Voluntary Pet		Name of Debtor(s):						
(This page must be	completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Y	(If more than two attach additional share	د ۲					
Location Where Filed:	All I Hot Dallki upicy Cases Flict Within Dase of	Case Number:	Date Filed:					
Location Where Filed:		Case Number:	Date Filed:					
Nama af Dahtam	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi		<u> </u>					
Name of Debtor: District:		Case Number: Relationship:	Date Filed:					
District:		Relationship:	Judge:					
with the Securities	<b>Exhibit A</b> if debtor is required to file periodic reports (e.g., forms 10K and 10Q) s and Exchange Commission pursuant to Section 13 or 15(d) of the ge Act of 1934 and is requesting relief under chapter 11.)							
Exhibit A is	attached and made a part of this petition.	X						
		Signature of Attorney for Debtor(s)	(Date)					
	Exhibit	D						
Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each spouse must completed and signed by the debtor is attached and made a part of this ition: also completed and signed by the joint debtor is attached and made a pa	petition.						
	Information Regarding	the Debtor - Venue						
	(Check any appli Debtor has been domiciled or has had a residence, principal place o preceding the date of this petition or for a longer part of such 180 days	icable box.) f business, or principal assets in this District	for 180 days immediately					
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District.						
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding [in a fee						
	<b>Certification by a Debtor Who Resides a</b> (Check all applic	as a Tenant of Residential Property able boxes.)						
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)								
		(Name of landlord that obtained judgment)						
		(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possessio							
	Debtor has included with this petition the deposit with the court of a of the petition.	any rent that would become due during the 30-	day period after the filing					
	Debtor certifies that he/she has served the Landlord with this certifi	cation. (11 U.S.C. § 362(1)).						

B1 (Official Form) 1 (4/10)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	
Signa	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	<ul> <li>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</li> <li>(Check only <b>one</b> box.)</li> <li>I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</li> <li>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</li> <li>X <ul> <li>(Signature of Foreign Representative)</li> </ul> </li> </ul>
X Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	Date
Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney"	Signature of Non-Attorney Bankrupicy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
X Signature of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

\_\_\_\_ District of \_\_\_\_\_

In re\_\_\_\_\_

Case No.\_\_\_\_

Debtor

(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

□ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 $\Box$  2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.* 

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

 $\Box$  3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* 

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 $\Box$  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

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

# United States Bankruptcy Court

\_ District Of \_\_\_\_\_

In re

Debtor

Case No.

Chapter

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TO	ГAL		\$	\$	

# United States Bankruptcy Court

District Of \_\_\_\_\_

In re

Case No. \_\_\_\_\_

Debtor

Chapter \_\_\_\_\_

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

### Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

### State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

### In re

### Debtor

Case No.

(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

# Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	T	tal≻		

Total►

(Report also on Summary of Schedules.)

In re \_

Debtor

Case No. \_\_\_\_

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

# Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public util- ities, telephone companies, land- lords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photo- graphic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

In re \_\_\_\_\_

Debtor

Case No.

(If known)

# SCHEDULE B - PERSONAL PROPERTY

\_\_,

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non- negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

In re \_\_\_\_

### Debtor

Case No.

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

\_,

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Total	>	\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA

In	the	Matter	of:

Case No. \_\_\_\_\_

Debtor.

DEBTOR'S CLAIM FOR PROPERTY EXEMPTIONS

I, \_\_\_\_\_\_, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. §522(b)(3)(A), (B), and (C), the Laws of the State of North Carolina, and non-bankruptcy federal law.

 $\Box$  Check if the debtor claims as exempt any amount of interest that exceeds \$125,000 in value in property that the debtor or a dependent of the debtor uses as a residence.

)

# 1. REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT. (NCGS 1C-1601(a)(1).

Select appropriate exemption amount below:

 $\Box$  Total net value not to exceed \$35,000.

□ Total net value not to exceed \$60,000. (Debtor is unmarried, 65 years of age or older, property was previously owned by debtor as a tenant by the entireties or joint tenant with rights of survivorship, and former co-owner is deceased.)

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder(s)		Amt. Mtg. or Lien	Net Value
(a) Total Net Value Total Net Exemp	otion		\$ \$		
	, may be carried in any property	ot to exceed \$5,000. d forward and used to owned by the debtor.	\$ <u></u>		

2. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(3)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of	Market	Mtg. Holder or	Amt. Mtg.	Net
Property & Address	Value	Lien Holder(s)	or Lien	Value

3. **MOTOR VEHICLE.** (NCGS 1C-1601(a)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$3,500.)

Year, Make, Model of Auto	Market Value	Lien Holder(s)		Amt. Lien	Net Value
(a) Statutory allowance	a to be used in this m		\$	3,500	
<ul><li>(b) Amount from 1(b) above to be used in this paragraph.</li><li>(A part or all of 1(b) may be used as needed.)</li></ul>					
	То	tal Net Exemption	\$		

4. TOOLS OF TRADE, IMPLEMENTS, OR PROFESSIONAL BOOKS. (NCGS 1C-1601(a)(5). Used by debtor or debtor's dependent. Total net value of all items claimed as exempt not to exceed \$2,000.)

Description	Market Value	Lien Holder(s)		Amt. Lien	Net Value
(a) Statutory allowance			\$ 2,000		
(b) Amount from 1(b) above to (A part or all of 1 (b) may b			\$	_	
	Tot	tal Net Exemption	\$		

5. PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS. (NCGS 1C-1601(a)(4). Debtor's aggregate interest, not to exceed \$5,000 in value for the debtor plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents.)

	Market			Net	t
Description	Value	Lien Holder(s)	Amt. I	lien Valu	1e
Clothing & Personal					
Kitchen Appliances					
Stove					
Refrigerator					
Freezer					
Washing Machine					
Dryer					
China					
Silver					
Jewelry					
Living Room Furniture					
Den Furniture					
Bedroom Furniture					
Dining Room Furniture					
Lawn Furniture					
Television					
() Stereo () Radio					
Musical Instruments					
() Piano () Organ					
Air Conditioner					
Paintings & Art					
Lawn Mower					
Yard Tools					
Crops					
Animals					
Other ( )					
			Total Net Value	\$	
(a) Statutory allowance for debtor			\$ 5,000		
(b) Statutory allowance for debtor's at \$1,000 each (not to exceed			\$		
(c) Amount from 1(b) above to be			φ	_	
(A part or all of 1 (b) may be			\$	_	

Total Net Exemption

6. LIFE INSURANCE. (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company	Policy No.
Name of Insured	Policy Date

N T	CD	~ ·
Name	of Ben	eficiary
1 (unite	or Don	citciui y

7. PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS). (NCGS 1C-1601(a)(7). No limit on value of number of items.)

Description:

8. DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION: (NCGS 1C-1601(a)(8). No limit on number or amount.)

- A. \$\_\_\_\_\_ Compensation for personal injury to debtor or to person whom debtor was dependent for support.
  - Compensation for death of person of whom debtor was dependent for support.
- B. \$\_\_\_\_\_ C. \$ Compensation from private disability policies or annuities.
- 9. INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL **REVENUE CODE** (NCGS 1C-1601(a)(9). No limit on number or amount.) **AND OTHER RETIREMENT FUNDS** DEFINED IN 11 U.S.C. § 522(b)(3)(c).

Detailed Description	Value	
		_

### 10. COLLEGE SAVINGS PLANS QUALIFIED UNDER SECTION 529 OF THE INTERNAL REVENUE CODE.

(NCGS 1C-1601(a)(10). Total net value not to exceed \$25,000 and may not include any funds placed in a college saving plan within the preceding 12 months not in the ordinary course of the debtor's financial affairs. This exemption applies only to the extent that the funds are for a child of the debtor and will actually be used for the child's college or university expenses.

Detailed	Description
----------	-------------

Value

11. RETIREMENT BENEFITS UNDER A RETIREMENT PLAN OF OTHER STATE AND GOVERNMENTAL UNITS OF OTHER STATES, TO THE EXTEND THOSE BENEFITS ARE EXEMPT UNDER THE LAWS OF THAT STATE OR GOVERNMENTAL UNIT. (NCGS 1C-1601(a)(11). No limit on amount.)

Description:

12. ALIMONY, SUPPORT, SEPARATION MAINTENANCE AND CHILD SUPPORT. (NCGS 1C-1601(a)(12). No limit on amount to the extent such payments are reasonably necessary for the support of Debtor or dependent of Debtor.)

Description:

### 13. ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT

**THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE.** (NCGS 1C-1601(a)(2). The amount claimed may not exceed the remaining amount available under paragraph 1(b) which has not been used for other exemptions.)

	Description	Market Value	Lien Holder(s)	Amt. Lien		Net Value
	<ul> <li>(a) Total Net Value of property cla</li> <li>(b) Total amount available from pa</li> <li>(c) Less amounts from paragraph 1 Used in the following paragraphs</li> </ul>	ragraph 1(b). (b) which were	s		\$	
	Used in the following paragraphs	Paragraph 3(b Paragraph 4(b Paragraph 5(c	) <u>\$</u>		\$ \$	
10.	OTHER EXEMPTIONS CLAIM	IED UNDER T	HE LAWS OF THE STATI	E OF NORTH C	AROLI	NA:
	Aid to the Aged, Disabled and Fam Aid to the Blind, NCGA 111-18 Yearly Allowance for Surviving Sp North Carolina Local Government North Carolina Teachers and State Firemen's Relief Fund Pensions, N Workers Compensation Benefits, N Unemployment Benefits, so long a for necessities purchased while Group Insurance Proceeds, NCGS Partnership Property, except on a c Wages of a Debtor Necessary for S Other TOTAL VALUE OF PROPERTY	bouse, NCGS 30 Employees Reti Employees Reti CGS 58-86-90 NCGS 97-21 s not commingle e unemployed, N 58-58-165 laim against the Support of Famil CLAIMED AS	-15 rement Benefits, NCGS 128-3 rement Benefits, NCGS 135-9 ed and except for debts NCGS 96-17 partnership, NCGS 59-55 y, NCGS 1-362 EXEMPT	31 9	\$	
11.	EXEMPTIONS CLAIMED UND	DER NON-BAN	KRUPTCY FEDERAL LA	W:		
	Foreign Service Retirement and Di Social Security Benefits, 42 U.S.C. Injury of Death Compensation Pay Wages of Fishermen, Seamen and Civil Service Retirement Benefits, Longshoremen and Harbor Worker 33 U.S.C. § 916 Railroad Retirement Act Annuities Veterans Benefits, 45 U.S.C. § 352 Special Pension Paid to Winners of Federal Homestead Lands, on Debt 43 U.S.C. § 175 Other	. § 407 ments from War Apprentices, 46 5 U.S.C. §§ 729 is Compensation and Pensions 45 (E) f Congressional ts Contracted Be	Risk Hazards, 42 U.S.C. § 60 U.S.C. § 601 , 2265 Act Death and Disability Ber 5 U.S.C. § 228(L) Medal of Honor, 38 U.S.C. § fore the Issuance of the Pater	nefits, 3101		
	TOTAL VALUE OF PROPERTY	CLAIMED AS	EXEMPT		\$ <u></u>	

In re

Case No.

(If known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$	-				
ACCOUNT NO.	1							
			VALUE \$	-				
ACCOUNT NO.	4							
			VALUE \$	-				
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
anacheu			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Debtor

Debtor

In re \_\_\_\_\_

Case No.

\_\_\_\_\_,

(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	-							
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.	-							
			VALUE \$					
ACCOUNT NO.	-							
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.	-							
			VALUE \$					
Sheet noofcontinu sheets attached to Schedule of Creditors Holding Secured Claims	lation	1	Subtotal (s)► (Total(s) of this page)	1	1		\$	\$
Cianiis			Total(s) ► (Use only on last page)				\$	\$
			(ose only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re \_\_\_\_

Debtor

Case No.\_\_\_\_

(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

#### **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. 507(a)(1).

### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to 11,725 per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

Debtor

Case No.\_\_\_\_

(if known)

### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

,

### Deposits by individuals

Claims of individuals up to 2,600 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

### Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

In re \_\_\_\_\_

Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

\_\_\_\_\_,

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attac of Creditors Holding Priority Claims	hed to	Schedule	(T	otals of	Subtota f this pa		\$	\$	
	Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)					\$			
			Totals► (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$

In re

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 $\hfill\square$  Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
continuation sheets attached			(Use only on last page of the	complete	Т	total≻ Fotal≻ lule F.)	\$ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) In re \_\_\_\_\_

Debtor

\_\_\_\_\_,

Case No. \_\_\_\_\_

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no of continuation sheets attached       Subtotal►         to Schedule of Creditors Holding Unsecured       Nonpriority Claims					total≻	\$	
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				ule F.) tistical	\$		

In re \_\_\_\_

Debtor

Case No.

(if known)

### 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 interests. 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.

In re \_\_\_\_

Debtor

Case No.

(if known)

### **SCHEDULE H - CODEBTORS**

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-year period immediately preceding the commencement of the 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 nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor 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 codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re

Debtor

Case No.

(if known)

### 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	DEPENDENTS OF DEBTOR AND SPOUSE						
Status:	RELATIONSHIP(S):		AGE(S):				
Employment:	DEBTOR		SPOUSE				
Occupation							
Name of Employer							
How long employe	đ						
Address of Employ	er						
INCOME: (Estimate case	of average or projected monthly income at time filed)	DEBTOR	SPOUSE				
		\$	\$				
	ges, salary, and commissions	¢	¢				
(Prorate if not pa 2. Estimate monthly		\$	\$				
2. Estimate monting							
3. SUBTOTAL		\$	\$				
4. LESS PAYROLL	DEDUCTIONS	·	*				
a. Payroll taxes a		\$	\$				
b. Insurance		\$	<u> </u>				
c. Union dues		\$	\$				
d. Other (Specify	):	\$	\$				
5. SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$	<u> </u> <u> </u>				
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	\$				
	om operation of business or profession or farm	\$	<u></u>				
(Attach detailed 8. Income from real		\$	\$				
<ol> <li>Income from real</li> <li>Interest and divide</li> </ol>		\$					
	nance or support payments payable to the debtor for	¢					
	se or that of dependents listed above	\$	\$				
	r government assistance						
(Specify):	ment income	\$	\$				
		\$	\$				
13. Other monthly in		¢	¢				
(Specify):		ቃ	\$				
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$	\$				
15. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	\$				
		*					
16. COMBINED AV totals from line 15)	ERAGE MONTHLY INCOME: (Combine column	(Report also on Su	mmary of Schedules and, if applical	ble.			

(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:

In re,	Case No.
Debtor	(if known)
SCHEDULE J - CURRENT EXPENDITURES (	<b>OF INDIVIDUAL DEBTOR(S)</b>
Complete this schedule by estimating the average or projected monthly expenses of the debtor and weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calc allowed on Form22A 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 No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. 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 pla	
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	\$
<ol> <li>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.)</li> </ol>	\$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year for	blowing the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$
b. Average monthly expenses from Line 18 above	\$
c. Monthly net income (a. minus b.)	\$

In re \_\_\_\_\_

Debtor

Case No. \_\_\_\_

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature:

Signature: \_

Debtor

(if known)

Date \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

Date

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

Signature of Bankruptcy Petition Preparer

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (*Total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature: \_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B 7 (Official Form 7) (04/10)

# UNITED STATES BANKRUPTCY COURT

\_\_ District of \_\_\_\_\_

In re:\_\_\_\_

None

Debtor

Case No.

(if known)

### 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 and 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

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.)

AMOUNT

SOURCE

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, 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.)

AMOUNT

SOURCE

### 3. Payments to creditors

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

None

None

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 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 credit 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	AMOUNT	AMOUNT
	PAYMENTS	PAID	STILL OWING

### 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 \$5,850<sup>\*</sup>. 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF	OWING
		TRANSFERS	

<sup>&</sup>lt;sup>\*</sup>Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# None

None

None

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	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

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

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		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION

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 I BENEFIT PROPERTY WAS SEIZED S

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (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 3

#### Assignments and receiverships 6.

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	DATE OF	ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT

None 

None П

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 LOCATION		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	Of PROPERTY

### 7. Gifts

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	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

### 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	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE
PROPERTY	BY INSURANCE, GIVE PARTICULARS	OF LOSS

TERMS OF

### 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 a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY OR
NAME AND ADDRESS	NAME OF PAYER IF	DESCRIPTION AND
OF PAYEE	OTHER THAN DEBTOR	VALUE OF PROPERTY

10. Other transfers

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 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

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.

DATE

NAME OF TRUST OR OTHER	DATE(S) OF	AMOUNT OF MONEY OR DESCRIPTION
DEVICE	TRANSFER(S)	AND VALUE OF PROPERTY OR DEBTOR'S
		INTEREST IN PROPERTY

#### 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.)

	TYPE OF ACCOUNT, LAST FOUR	AMOUNT AND
NAME AND ADDRESS	DIGITS OF ACCOUNT NUMBER,	DATE OF SALE
OF INSTITUTION	AND AMOUNT OF FINAL BALANCE	OR CLOSING

#### 12. Safe deposit boxes

None

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	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITORY	CONTENTS	IF ANY

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this 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.)

DATEOE

	DATE OF	AMOUNT
NAME AND ADDRESS OF CREDITOR	SETOFF	OF SETOFF

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS	DESCRIPTION AND	
OF OWNER	VALUE OF PROPERTY	LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

AMOUNT

#### 16. Spouses and Former Spouses

None

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 **eight years** immediately preceding the commencement of the 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.

NAME

#### 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.

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	NAME AND ADDRESS	DATE OF	ENVIRONMENTAL
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE	LAW

None

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	NAME AND ADDRESS	DATE OF	ENVIRONMENTAL
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE	LAW

None

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	DOCKET NUMBER	STATUS OR
OF GOVERNMENTAL UNIT		DISPOSITION

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

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.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL ADDRESS NATURE OF BUSINESS ENDING DATES TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

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

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

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

None b. List all firms or individuals who within **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

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.

None

None

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

ADDRESS

### 20. Inventories

NAME

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)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

### NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

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

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

None

## 22. Former partners, officers, directors and shareholders If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately None a. preceding the commencement of this case. NAME ADDRESS DATE OF WITHDRAWAL b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated None within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, None 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

#### 24. Tax Consolidation Group.

П

None 

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)

#### 25. Pension Funds.

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)

\* \* \* \* \* \*

### [If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation I declare under penalty of perjury that I have read the thereto and that they are true and correct to the best of	answers contained in the foregoing statement of financial affairs and any attachments
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partne	ership or corporation must indicate position or relationship to debtor.]
_	_continuation sheets attached
Penalty for making a false statement: Fine of up to \$	\$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-AT	TTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this de $342(b)$ ; and, (3) if rules or guidelines have been promulgated pur	betition preparer as defined in 11 U.S.C. $\$$ 110; (2) I prepared this document for ocument and the notices and information required under 11 U.S.C. $\$$ 110(b), 110(h), and rsuant to 11 U.S.C. $\$$ 110(h) setting a maximum fee for services chargeable by bankruptcy a amount before preparing any document for filing for a debtor or accepting any fee from
Printed or Typed Name and Title, if any, of Bankruptcy Petition	n Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the r responsible person, or partner who signs this document.	name, title (if any), address, and social-security number of the officer, principal,

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

В	203
(1	2/94)

# United States Bankruptcy Court

		District Of						
In	re							
		Case No						
De	ebto	or Chapter						
		DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR						
1.	na ba	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above- med debtor(s) and that compensation paid to me within one year before the filing of the petition in nkruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) contemplation of or in connection with the bankruptcy case is as follows:						
	Fo	r legal services, I have agreed to accept						
	Prior to the filing of this statement I have received							
	Ba	alance Due						
2.	Th	e source of the compensation paid to me was:						
		Debtor Other (specify)						
3.	Th	e source of compensation to be paid to me is:						
		Debtor Dther (specify)						
4.		I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
		I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.		return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy se, including:						
	a.	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
	b.	Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c.	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date

Signature of Attorney

Name of law firm

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

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

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

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

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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

### **<u>Chapter 11</u>**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

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

### **<u>Chapter 12</u>**: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015, 1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

\_\_\_\_\_District Of \_\_\_\_\_

In re\_\_\_\_\_

Debtor

Case No.

Chapter \_\_\_\_\_

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

### **Certification of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:

X\_\_\_\_\_

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name(s) of Debtor(s)

Case No. (if known)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## United States Bankruptcy Court Middle District of North Carolina

In re:\_\_\_\_\_

Debtor(s)

Case No. \_\_\_\_\_ Chapter \_\_\_\_\_

### **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

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

Signature of Debtor

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

Signature of Joint Debtor

B 22C (Official Form 22C) (Chapter 13) (04/10)

In re

Debtor(s)

Case Number:

(If	known)

According to the calculations required by this statement: The applicable commitment period is 3 years. Disposable income is determined under § 1325(b)(3). Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					
2		wages, salary, tips, bonuses, overtime, commiss	11 1			\$ \$
3	<b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Port W					
	a.	Gross receipts	\$			
	b.	Ordinary and necessary business expenses	\$			
	c.	Business income	Subtract	Line b from Line a		\$ \$
	in the	and other real property income. Subtract Line b appropriate column(s) of Line 4. Do not enter a n art of the operating expenses entered on Line b	umber less	than zero. Do not inclu		
4	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract	Line b from Line a		\$ \$
5	Intere	st, dividends, and royalties.				\$ \$
6	Pensio	on and retirement income.				\$ \$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.					\$ \$
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in					
	Unen be a b	pployment compensation claimed to penefit under the Social Security Act Debtor \$ _		Spouse \$		\$ \$

						-
9	sources of <b>mainten</b> separate payment	from all other sources. Specify source and amount. If necessar on a separate page. Total and enter on Line 9. Do not include al ance payments paid by your spouse, but include all other pa e maintenance. Do not include any benefits received under the s received as a victim of a war crime, crime against humanity, o onal or domestic terrorism.	<b>imony or separate</b> <b>yments of alimony</b> Social Security Act			
	a.					
	b.		\$		\$	\$
10		Add Lines 2 thru 9 in Column A, and, if Column B is complet 9 in Column B. Enter the total(s).	ed, add Lines 2		\$	\$
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and					
		Part II. CALCULATION OF § 1325(b)(4) CO	MMITMENT I	PER	lod	
12	Enter th	e amount from Line 11.				\$
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.					
	a. b.		\$ \$			
	c.		\$			
	Total and	d enter on Line 13.				\$
14	Subtrac	t Line 13 from Line 12 and enter the result.				\$
15		<b>zed current monthly income for § 1325(b)(4).</b> Multiply the arr the result.	nount from Line 14	by th	he number 12	\$
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)					
	a. Enter	debtor's state of residence: b. Enter debtor's	s household size:			\$
	Applica	tion of § 1325(b)(4). Check the applicable box and proceed as d	irected.			
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitm 3 years" at the top of page 1 of this statement and continue with this statement.					nent period is
		amount on Line 15 is not less than the amount on Line 16. Clyears" at the top of page 1 of this statement and continue with the		ne apj	plicable comn	nitment period
	Part II	I. APPLICATION OF § 1325(b)(3) FOR DETER	MINING DISPO	DSA	BLE INCO	OME
18	Enter th	e amount from Line 11.				\$

							5
19	19 Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.						
	b.				\$		
	с.				\$		
	Total and enter on Line 19.					•	\$
20	Current monthly income	for § 1325(b)(3). Subtract	Line 1	from Line	18 and enter the re	esult.	\$
21	Annualized current mont and enter the result.	hly income for § 1325(b)(	<b>3).</b> Mu	tiply the amo	ount from Line 20	) by the number 1	2 \$
22	Applicable median family	v income. Enter the amount	t from L	ine 16.			\$
	Application of § 1325(b)(.	<b>3).</b> Check the applicable bo	x and p	roceed as dir	ected.		
23	<ul> <li>23</li> <li>The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</li> <li>The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement complete Parts IV, V, or VI.</li> </ul>					ient. ne is not	
	Part IV. CALCULATION OF DEDUCTIONS FROM INCOME						
	Subpart A: De	ductions under Stand	lards o	of the Inte	rnal Revenue	Service (IRS)	
24A	Expenses for the applicable household size. (This information is available at <u>www.usdoj.gov/ust/</u> or from the				\$		
24B	<ul> <li>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</li> </ul>						
	Household members une	der 65 years of age	Hous	sehold mem	bers 65 years of a	age or older	
	a1. Allowance per men	nber	a2.	Allowance	per member		
	b1. Number of membe	rs	b2.	Number of	members		
	c1. Subtotal		c2.	Subtotal			\$
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information				l \$		

	IRS H inform total o	<b>Standards: housing and utilities; mortgage/rent expense.</b> Enter ousing and Utilities Standards; mortgage/rent expense for your countation is available at <u>www.usdoj.gov/ust/</u> or from the clerk of the base of the Average Monthly Payments for any debts secured by your how from Line a and enter the result in Line 25B. <b>Do not enter an an</b>	inty and household size (this ankruptcy court); enter on Line b the me, as stated in Line 47; subtract		
25B	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$		
	c.	Net mortgage/rental expense	Subtract Line b from Line a.		\$
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. $\ 0 \ 1 \ 2$ or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)				
27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)				
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)         I       I       2 or more.         Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1. as stated in Line 47: subtract Line b from				
		as stated in Line 47	\$ Subtract Ling h from Ling a		¢
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$

				U	
		<b>Standards: transportation ownership/lease expense; Vehicle 2.</b> ed the "2 or more" Box in Line 28.	Complete this Line only if you		
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b>				
	a.	IRS Transportation Standards, Ownership Costs	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
30	30 <b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes</b> .				
31 Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.				\$	
32 <b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>			\$		
33	<ul> <li>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</li> </ul>				
34 <b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35 <b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>			\$		
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health ages that is required for the health and walfare of yourself or your dependents, that is not reimburged			\$	
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service.				
38	Total	Expenses Allowed under IRS Standards. Enter the total of Lines	24 through 37.	\$	
		Subpart B: Additional Living Expen			
		Note: Do not include any expenses that you ha	ve listed in Lines 24-37		

Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the expenses in the categories set out in lines a-c below that are reasonably necessary for your your dependents.         a.       Health Insurance       \$         b.       Disability Insurance       \$         c.       Health Savings Account       \$         Total and enter on Line 39       Image: Saving	rself, your spouse, or				
39     b.     Disability Insurance     \$       c.     Health Savings Account     \$       Total and enter on Line 39					
b.       Disability Insurance       \$         c.       Health Savings Account       \$         Total and enter on Line 39       \$					
Total and enter on Line 39					
If you do not actually expend this total amount, state your actual total average monthly space below: \$					
40 <b>Continued contributions to the care of household or family members.</b> Enter the total monthly expenses that you will continue to pay for the reasonable and necessary care and elderly, chronically ill, or disabled member of your household or member of your immedia unable to pay for such expenses. Do not include payments listed in Line 34.	support of an				
41 <b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42 <b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must</b> <b>provide your case trustee with documentation of your actual expenses, and you must demonstrate that</b> <b>the additional amount claimed is reasonable and necessary.</b>					
Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					
<ul> <li>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</li> </ul>					
45 <b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each charitable contributions in the form of cash or financial instruments to a charitable organiz 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross</b>	zation as defined in				
46 <b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 throu	gh 45. \$				
Subpart C: Deductions for Debt Payment					
Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					
47 Name of Creditor Property Securing the Debt Average Monthly Payment	Does payment include taxes or insurance?				
a. <u>\$</u>	$\Box$ yes $\Box$ no				
b. \$ c. \$	$\Box$ yes $\Box$ no $\Box$ yes $\Box$ no				
C. S Total: Add					

6

\$

Lines a, b, and c

			·		/
48	a mo inclu to the inclu	tor vehicle, or other prop de in your deduction 1/6 e payments listed in Line de any sums in default t	claims. If any of debts listed in Line 47 ard perty necessary for your support or the supp 50th of any amount (the "cure amount") that e 47, in order to maintain possession of the hat must be paid in order to avoid repossess g chart. If necessary, list additional entries Property Securing the Debt	ort of your dependents, you may you must pay the creditor in addition property. The cure amount would ion or foreclosure. List and total any	
		Name of Creditor	Toperty Securing the Debt	\$	
	a. b.			\$	
				\$	
	C.			Total: Add Lines a, b, and c	\$
			•••		Ψ
49	<ul> <li>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</li> </ul>				
	<b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
	a. Projected average monthly chapter 13 plan paym		thly chapter 13 plan payment.	\$	
50	b.	schedules issued by th	your district as determined under e Executive Office for United States nation is available at <u>www.usdoj.gov/ust/</u> e bankruptcy court.)	x	
	c.	Average monthly adm	inistrative expense of chapter 13 case	Total: Multiply Lines a and b	\$
51	Tota	l Deductions for Debt l	Payment. Enter the total of Lines 47 throug	h 50.	\$
			Subpart D: Total Deductions fro	om Income	
52	Tota	l of all deductions from	<b>income.</b> Enter the total of Lines 38, 46, and	ıd 51.	\$
	-	Part V. DETERN	AINATION OF DISPOSABLE IN	COME UNDER § 1325(b)(2)	
53	Tota	l current monthly inco	<b>me.</b> Enter the amount from Line 20.		\$
54	disab	ility payments for a dep	nonthly average of any child support payme endent child, reported in Part I, that you rec tent reasonably necessary to be expended for	eived in accordance with applicable	\$
55	wage	s as contributions for qu	<b>tions.</b> Enter the monthly total of (a) all amonalified retirement plans, as specified in § 54 irement plans, as specified in § 362(b)(19).		\$
56	Tota	l of all deductions allow	ved under § 707(b)(2). Enter the amount f	rom Line 52.	\$

	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.				lines	
57		Nature of special circumstances	Amount	of expense	]	
	a.		\$			
	b.		\$			
	c.		\$			
			Total: A	dd Lines a, b, and c		\$
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.				\$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.				\$	
	Other	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the her and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect you average monthly expense for each item. Total the expenses.				
	and w incom	elfare of you and your family and that you contend s he under $ 707(b)(2)(A)(ii)(I) $ . If necessary, list adding ge monthly expense for each item. Total the expense	hould be an additional ional sources on a sepa	deduction from your cur arate page. All figures sh	rrent m ould re	onthly
60	and w incom averag	elfare of you and your family and that you contend s the under § 707(b)(2)(A)(ii)(I). If necessary, list addition	hould be an additional ional sources on a sepa	deduction from your cur arate page. All figures sh Monthly Amount	rrent m ould re	onthly
60	and w incom	elfare of you and your family and that you contend s he under $ 707(b)(2)(A)(ii)(I) $ . If necessary, list adding ge monthly expense for each item. Total the expense	hould be an additional ional sources on a sepa	deduction from your cur arate page. All figures sh	rrent m ould re	onthly
60	and w incom averag	elfare of you and your family and that you contend s he under $ 707(b)(2)(A)(ii)(I) $ . If necessary, list adding ge monthly expense for each item. Total the expense	hould be an additional ional sources on a sepa	deduction from your cur irate page. All figures sh Monthly Amount \$	rrent m ould re	onthly
60	and w incom averag a. b.	elfare of you and your family and that you contend s the under § 707(b)(2)(A)(ii)(I). If necessary, list adding the monthly expense for each item. Total the expense Expense Description	hould be an additional ional sources on a sepa	deduction from your cur irate page. All figures sh Monthly Amount \$ \$	rrent m ould re	onthly
60	and w incom averag a. b.	elfare of you and your family and that you contend s the under § 707(b)(2)(A)(ii)(I). If necessary, list adding the monthly expense for each item. Total the expense Expense Description	hould be an additional ional sources on a sepa ss. dd Lines a, b, and c	deduction from your cur arate page. All figures sh Monthly Amount \$ \$ \$	rrent m ould re	onthly
60	and w incom averag a. b. c.	elfare of you and your family and that you contend s the under § 707(b)(2)(A)(ii)(I). If necessary, list adding the monthly expense for each item. Total the expense Expense Description Total: A	hould be an additional ional sources on a sepa ss. dd Lines a, b, and c <b>RIFICATION</b>	deduction from your cur irate page. All figures sh Monthly Amount \$ \$ \$ \$ \$	t	onthly eflect your
60	and w incom averag a. b. c.	elfare of you and your family and that you contend s the under § 707(b)(2)(A)(ii)(I). If necessary, list additing the monthly expense for each item. Total the expense Expense Description Total: A Part VII: VE are under penalty of perjury that the information pro- lebtors must sign.)	hould be an additional ional sources on a sepa ss. dd Lines a, b, and c <b>RIFICATION</b> vided in this statement	deduction from your cur irate page. All figures sh Monthly Amount \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	t nis is a	onthly eflect your
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