

COMPLETING THE CREDITOR INFORMATION SHEET

The Creditor Information Sheet lists everyone you owe money to, everyone you might owe money to, everyone who might have a claim against you, and everyone you don't owe money to (but they think you do). Make as many copies of the Creditor Information Sheet as you need.

You must list all your debts even though some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether a person or business is a creditor, go ahead and list them, and tell us why you have doubts.

There are three kinds of debts: Secured, Unsecured, and Priority.

WHAT IS A "SECURED DEBT"?

A Secured Debt is a debt where a person or business has an interest in one of your assets as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Some examples of secured debts are:

- Homes loans (list each loan separately);
- Car and truck loans;
- Credit card bills for furniture and big-ticket items purchased from Levitz, Montgomery Ward, and Sears;
- Any debt to your employer that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- Any account that you cosigned for someone else that is secured (e.g. vehicle, jewelry, or furniture); and
- Judgments obtained against you (in some cases)

WHAT IS AN "UNSECURED DEBT"?

An Unsecured Debt is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- Most credit cards, medical bills, and personal loans;
- Liability for automobile accidents and other negligence;
- A deficiency balance owed after a foreclosure or repossession;
- Any account (not secured) that you cosigned for someone else;
- Anyone who has sued you but has not yet obtained or recorded a judgment

WHAT IS A "PRIORITY DEBT"?

A Priority Debt is a special type of unsecured debt. There are five types:

Taxes-Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority. If the tax was assessed more than 3 years ago, it *may* be considered a general unsecured debt.

Student Loans-Most student loans are given priority status.

Alimony and Child Support-An award of alimony or child support to your spouse or ex-spouse, or payments that, although called something else, are in the nature of alimony or child support

Wages and Contributions-Claims for wages, salary, or commissions, including vacation, severance, sick leave, or contributions for an employee benefit plan.

Deposits-Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit)

For each debt, please provide the following information using the attached form:

1. Creditor Name
2. Creditor Address
3. Creditor Telephone Number
4. Account Number
5. Current Balance Due
6. Date of Last Charge
7. Type of Debt (If the debt is secured, we need to know what asset was given as security and how much that asset is worth)
8. Purpose of Debt (credit card, loan, etc.)
9. Person who is responsible for the debt
10. If you have paid the creditor more than \$600 in the previous 90 days, we need to know the dates and amounts of payments
11. If your account has been referred to a collection agency or attorney, we need their name, address, and phone number

If you have any questions about any of these matters or the creditor information, please call us and ask.

SAMPLE CREDITOR INFORMATION SHEET

Creditor Name: **Greedy Mortgage Co.**.....
Creditor Address: **123 Widow & Orphan Blvd., Big City, Maryland 20850**.....
.....
Creditor Telephone Number: **(800) 123-4567**.....
Account Number: **12345**.....
Balance Due: **\$145,000**.....
Type of Debt: Secured Unsecured Priority
If secured, what was given as security? **123 Main Street**
Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other **Mortgage**.....
Person Responsible: Self Spouse Joint Other.....
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each: **I made a mortgage payment of \$15,000 60 days ago**.....
If a credit card, date of the last charge you made on the card:.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....

Creditor Name: **Big Bank Visa**.....
Creditor Address: **50 Credit St., Wilmington, Delaware 12345**.....
.....
Creditor Telephone Number: **(800) 123-4567**.....
Account Number: **12345-1234-6585**
Balance Due: **\$10,000.00**.....
Type of Debt: Secured Unsecured Priority
If secured, what was given as security?.....
Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other.....
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each: **I charged \$2,000 45 days ago for Prozac**.....
If a credit card, date of the last charge you made on the card: **6/25/04**.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....

CREDITOR INFORMATION SHEET

Creditor Name:.....
Creditor Address:.....
.....
Creditor Telephone Number: ().....
Account Number:.....
Balance Due:

Type of Debt: Secured Unsecured Priority
If secured, what was given as security?.....

Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other

Person Responsible: Self Spouse Joint Other.....
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:.....
If a credit card, date of the last charge you made on the card:.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....

Creditor Name:.....
Creditor Address:.....
.....
Creditor Telephone Number: ().....
Account Number:.....
Balance Due:

Type of Debt: Secured Unsecured Priority
If secured, what was given as security?.....

Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other

Person Responsible: Self Spouse Joint Other.....
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:.....
If a credit card, date of the last charge you made on the card:.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....

Creditor Name:.....
Creditor Address:.....
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Creditor Telephone Number: ().....
Account Number:.....
Balance Due:

Type of Debt: Secured Unsecured Priority
If secured, what was given as security?.....

Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other

Person Responsible: Self Spouse Joint Other.....
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If a credit card, date of the last charge you made on the card:.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....

Creditor Name:.....
Creditor Address:.....
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Balance Due:

Type of Debt: Secured Unsecured Priority
If secured, what was given as security?.....

Purpose of Debt: Credit Card Personal Loan Business Loan
 Medical Bill Contract Auto Loan Other

Person Responsible: Self Spouse Joint Other.....
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:.....
If a credit card, date of the last charge you made on the card:.....
If referred to a collection agency or attorney, state name, address, and telephone number:.....