

CREDITOR LIST

The attorney needs to review the information regarding your creditors and put that information into your checklist, so you will need to list *all* your creditors here before your checklist is prepared. If you forget any creditors, they can be added later for an additional fee.

You cannot leave off any creditor – even if you want to continue to pay that creditor. In addition to obvious creditors, you **MUST** list the following:

Payday Loans;

Money Owed to **Relatives;**

Business Creditors, Loans, Leases, etc. (even if you only co-signed or guaranteed them);

Cosigners on loans;

Joint Debts a **Former Spouse** was ordered to pay in the divorce or separation decree; and Veteran's Administration if you received a VA loan.

If you have given collateral to a creditor, you have the option of keeping the collateral or allowing the creditor to take the collateral to satisfy the obligation. Collateral usually means a house mortgage or a car title, but may also mean merchandise charged on a credit card, so you should check your charge slips for the words "security interest." If you miss a security interest, the papers will have to be changed to include the overlooked security interest.

YOUR CREDIT REPORT

If you want the attorney to obtain a credit report for you and add the creditors listed in the credit report to your court papers, the charge will be \$50 (\$75 for a married couple). This will mean that all the creditors reporting to the credit agencies will automatically be included in your court papers. You should bear in mind, however, that credit reports are not designed to list all your creditors and often fail to include your common, local creditors such as your doctor, your dentist, old landlords, and payday loan companies. Consequently, you still need to list all the creditors you already know about before having the attorney obtain your credit report.

I want the attorney to obtain my credit report and list the creditors in the bankruptcy papers. I include the additional fee in cash or a money order. I realize that not all my creditors will be listed on the credit report, so I have listed all the creditors I know about on this form.

I do NOT want the attorney to obtain my credit because I am sure that I have listed all my creditors on this form.

CREDITORS NOT ELIMINATED IN THE BANKRUPTCY

The following obligations **MUST be listed** in this section even though they will not be ended by the bankruptcy:

Tickets, fines, and restitution.

Taxes (federal and state) due less than 3 years.

Student loans (1) from or insured by the government; or (2) from a nonprofit organization **Alimony and child support.**

Debts incurred to pay federal taxes due less than 3 years.

Death or injury resulting from operating a motor vehicle while intoxicated.

1.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

2.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

3.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

4.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

5.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

6.

Creditor's Name: _____
Creditor's Address: _____
City: _____ State: _____ Zip Code: _____
Approximate Amount Owed: \$ _____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred: _____
Cosigner, If Any: _____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any _____ If Disputed, Put a 'X' here: _____

7.

Creditor's Name: _____
Creditor's Address: _____
City: _____ State: _____ Zip Code: _____
Approximate Amount Owed: \$ _____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred: _____
Cosigner, If Any: _____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any _____ If Disputed, Put a 'X' here: _____

8.

Creditor's Name: _____
Creditor's Address: _____
City: _____ State: _____ Zip Code: _____
Approximate Amount Owed: \$ _____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred: _____
Cosigner, If Any: _____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any _____ If Disputed, Put a 'X' here: _____

9.

Creditor's Name: _____
Creditor's Address: _____
City: _____ State: _____ Zip Code: _____
Approximate Amount Owed: \$ _____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred: _____
Cosigner, If Any: _____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any _____ If Disputed, Put a 'X' here: _____

10.

Creditor's Name: _____
Creditor's Address: _____
City: _____ State: _____ Zip Code: _____
Approximate Amount Owed: \$ _____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred: _____
Cosigner, If Any: _____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any _____ If Disputed, Put a 'X' here: _____

11.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

12.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

13.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

14.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

15.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

16.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

17.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

18.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

19.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

20.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

21.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

22.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

23.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____

24.

Creditor's Name:	_____
Creditor's Address:	_____
City:	_____ State: _____ Zip Code: _____
Approximate Amount Owed: \$	_____ Reason for Obligation: _____
If this obligation was not incurred in the past year, enter the year that it was incurred:	_____
Cosigner, If Any:	_____ Last 4 Digits of Account Number, If Any: _____
Property Used for Collateral, If Any	_____ If Disputed, Put a 'X' here: _____