# United States Bankruptcy Court Eastern <br> District Of <br> $\qquad$ Virginia 

In re $\qquad$ ,
Debtor
Case No. $\qquad$
Chapter $\qquad$

## 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 <br> (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) |  |  |  |  | \$ |
| TOTAL |  |  | \$ | \$ |  |

# United States Bankruptcy Court Eastern <br> District Of <br> $\qquad$ 

In re $\qquad$ ,
Debtor
Case No. $\qquad$

Chapter $\qquad$

## 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.
$\square$ 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 <br> (from Schedule E) (whether disputed or undisputed) | $\$$ |
| Claims for Death or Personal Injury While Debtor Was <br> Intoxicated (from Schedule E) | $\$$ |
| Student Loan Obligations (from Schedule F) | $\$$ |
| Domestic Support, Separation Agreement, and Divorce Decree <br> Obligations Not Reported on Schedule E | $\$$ |
| Obligations to Pension or Profit-Sharing, and Other Similar <br> Obligations (from Schedule F) | $\$$ |
|  | $\$$ |

## 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; OR, Form <br> 22B Line 11; OR, Form 22C Line 20 ) | $\$$ |

## State the following:

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

In re $\qquad$ ,

Case No. $\qquad$
Debtor
(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 husband, wife, or both 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.

$\qquad$ ,

Case No. $\qquad$
Debtor
(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 husband, wife, or both 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." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

$\qquad$ ,

Case No. $\qquad$ Debtor
(If known)

## SCHEDULE B - PERSONAL PROPERTY <br> (Continuation Sheet)

| TYPE OF PROPERTY | $\begin{aligned} & \mathbf{N} \\ & \mathbf{O} \\ & \mathbf{N} \\ & \mathbf{E} \end{aligned}$ | DESCRIPTION AND LOCATION OF PROPERTY |  | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| :---: | :---: | :---: | :---: | :---: |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. <br> 13. Stock and interests in incorporated and unincorporated businesses. Itemize. <br> 14. Interests in partnerships or joint ventures. Itemize. <br> 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. <br> 16. Accounts receivable. <br> 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. <br> 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. <br> 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. <br> 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. <br> 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 $\qquad$ ,

## Debtor

Case No. $\qquad$
(If known)

## SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

(10/05)

In re $\qquad$ Case No. $\qquad$
Debtor
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
$\square$ Check if debtor claims a homestead exemption that exceeds \$125,000.
$\square 11$ U.S.C. § 522(b)(2)
$\square 11$ U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW <br> PROVIDING EACH <br> EXEMPTION | VALUE OF <br> CLAIMED <br> EXEMPTION | CURRENT <br> WALUE OF PROPERTY <br> WITHOUT DEDUCTING <br> EXEMPTION |
| :--- | :--- | :--- | :--- |
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## In re

$\qquad$ ,
Debtor
Case No. $\qquad$

## 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 a creditor, indicate that by stating "a minor child" and do not disclose the child’s name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in 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.

$\qquad$
$\qquad$
Debtor
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS <br> (Continuation Sheet)



In re $\qquad$ Case No. $\qquad$

## 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, indicate that by stating "a minor child" and do not disclose the child’s name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in 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 who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not 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 who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
$\square$ 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)

## $\square$ 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).
$\square$ 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).

## $\square$ 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 $\$ 10,000^{*}$ 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).
$\square$ 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).

In re $\qquad$ ,

Case No. $\qquad$ Debtor
(if known)

## $\square$ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

## $\square$ Deposits by individuals

Claims of individuals up to $\$ 2,225^{*}$ 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. $\S 507$ (a)(9).

## $\square$ 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 April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
$\qquad$ continuation sheets attached

In re $\qquad$ ，

## Debtor

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．） | $\begin{aligned} & \text { On } \\ & 0 \\ & 0 \\ & \text { mon } \\ & 0 \end{aligned}$ |  | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | $\begin{aligned} & \sum_{i=1}^{n} \\ & \vdots \\ & 2 \\ & \sum_{0}^{2} \\ & 0 \end{aligned}$ |  | $\begin{aligned} & \text { 比 } \\ & 0 \\ & 000 \\ & 0 \end{aligned}$ | $\begin{gathered} \text { AMOUNT } \\ \text { OF } \\ \text { CLAIM } \end{gathered}$ | AMOUNT <br> ENTITLED TO PRIORITY | $\begin{gathered} \text { AMOUNT } \\ \text { NOT } \\ \text { ENTITLED } \\ \text { TO } \\ \text { PRIORITY, IF } \\ \text { ANY } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Account No． |  |  |  |  |  |  |  |  |  |
| Account No． |  |  |  |  |  |  |  |  |  |
| Account No． |  |  |  |  |  |  |  |  |  |
| Account No． |  |  |  |  |  |  |  |  |  |
| Sheet no． $\qquad$ of $\qquad$ continuation sheets attached to Schedule of Creditors Holding Priority Claims |  |  | Subtotals $>$ （Totals of this page） |  |  |  |  | \＄ |  |
|  |  |  | （Use only on last page of the completed Schedule E．Report also on the Summary of Schedules．） |  |  |  |  |  |  |
|  |  |  | （Use only on last page o Schedule E．If applicabl the Statistical Summary Liabilities and Related D |  | Tot <br> leted <br> also |  |  | \＄ | \＄ |

$\qquad$ Case No. $\qquad$ (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, indicate that by stating "a minor child" and do not disclose the child’s name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in 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 filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..
® Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, <br> MAILING ADDRESS <br> INCLUDING ZIP CODE, <br> AND ACCOUNT NUMBER <br> (See instructions above.) |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |

In re $\qquad$ ,

Case No. $\qquad$
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | rug 0 0 0 0 0 0 0 |  | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. <br> IF CLAIM IS SUBJECT TO SETOFF, SO STATE. |  |  | $\begin{aligned} & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \\ & 0 \end{aligned}$ | AMOUNT OF CLAIM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ACCOUNT NO. |  |  |  |  |  |  |  |
| ACCOUNT NO. |  |  |  |  |  |  |  |
| ACCOUNT NO. |  |  |  |  |  |  |  |
| ACCOUNT NO. |  |  |  |  |  |  |  |
| ACCOUNT NO. |  |  |  |  |  |  |  |
| Sheet no. $\qquad$ of $\qquad$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |  | Subtotal> |  |  |  |  | \$ |
|  |  | 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.) |  |  |  |  | \$ |

In re $\qquad$ , Debtor

Case No $\qquad$ (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.

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

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, <br> OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF <br> DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR <br> NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT <br> NUMBER OF ANY GOVERNMENT CONTRACT. |
| :---: | :---: |
|  |  |
|  |  |
|  |  |
|  |  |

## In re

$\qquad$ , $\qquad$ Debtor (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 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, indicate that by stating "a minor child" and do not disclose the child’s name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
| :--- | :--- |
|  |  |

$\qquad$ —,

Case No. $\qquad$
Debtor

## 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.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE |  |
| :---: | :---: | :---: |
|  | RELATIONSHIP(S): | AGE(S): |
| Employment: Occupation | DEBTOR | SPOUSE |
| Name of Employ |  |  |
| How long emmploy |  |  |
| Address of Emiplo |  |  |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly)
2. Estimate monthly overtime
3. SUBTOTAL
4. LESS PAYROLL DEDUCTIONS
a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): $\qquad$
\$ $\qquad$
\$ $\qquad$

SPOUSE
\$

$\square$

| $\$$ | $\$$ |
| :--- | :--- |
| $\$$ | $\$$ |
| $\$$ | $\$ \square$ |
| $\$$ | $\$$ |

5. SUBTOTAL OF PAYROLL DEDUCTIONS
6. TOTAL NET MONTHLY TAKE HOME PAY

| $\$$ | $\$$ |
| :--- | :--- |
| $\$$ | $\$$ |

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance
(Specify): $\qquad$
\$
\$ $\qquad$
$\qquad$
\$ $\qquad$ \$ $\qquad$
\$ $\qquad$
$\qquad$
\$ $\qquad$
\$ $\qquad$
12. Pension or retirement income
13. Other monthly income (Specify): $\qquad$
14. SUBTOTAL OF LINES 7 THROUGH 13
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals
from line 15 ; if there is only one debtor repeat total reported on line 15)
\$
\$

\$
$\qquad$
\$ $\qquad$
\$

(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:
$\qquad$
$\qquad$

In re $\qquad$ ,

Case No. $\qquad$

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.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)
\$
$\qquad$
\$ $\qquad$
\$
\$
$\qquad$
\$

\$
$\qquad$
\$
\$
$\qquad$
\$
\$
\$
\$
\$ $\qquad$
12.Taxes (not deducted from wages or included in home mortgage payments)
(Specify)
Yes No $\qquad$
a. Are real estate taxes included?

Yes $\qquad$ No $\qquad$
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 $\qquad$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)
a. Auto
b. Other
c. Other
14. Alimony, maintenance, and support paid to others
15. Payments for support of additional dependents not living at your home
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)
17. Other $\qquad$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)
$\$$ $\qquad$
\$ $\qquad$
\$ $\qquad$
\$
\$ $\qquad$
\$ $\qquad$
\$ $\qquad$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
\$
\$
$\qquad$

## 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.)
\$
\$
\$ $\qquad$
$\qquad$ ,

Case No. $\qquad$
Debtor
(if known)

## 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 $\qquad$ sheets (total shown on summary page plus 2 ), and that they are true and correct to the best of my knowledge, information, and belief.

Date $\qquad$

Date $\qquad$

[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 (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 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.)

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

X
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. 11 U.S.C. § 110; 18 U.S.C. § 156.

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

I, the $\qquad$ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the $\qquad$ [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 $\qquad$ 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 $\qquad$
Signature: $\qquad$
[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.]

