

****Chapter 7 and 13 Homework Appt. Checklist ****

- Latest property tax statement. (If applicable)
- Last six months pay-stubs or other proof of income. (For both husband and wife)
- Complete list of secured and unsecured creditors. (Sheets attached which need to be completely filled out)
- Budget. (Attached Schedules I & J)
- **SIGNED AND DATED** - Last two years' State and Federal tax returns. (Including all schedules/attachments and W2's)
- If you owe income taxes, please bring a "Transcript" from both the IRS and the Oregon Dept. of Revenue.
- All fees.

**Certificate of Consumer Credit Counseling and Court filing fee
will be due prior to filing your case.**

**Certificate of Debtor Education will be due after filing and prior to
receiving a discharge.**

It is very important that we have all of the above information before we
can file your bankruptcy. The Trustee in each case requires certain
items be provided in all cases.

Thank you, and please feel free to call in if you have any questions
while filling out or obtaining the paperwork requested.

**Rank & Associates, P.C.
(503) 362-6068**

SECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	Date of Purchase/ # Months Remaining?	DEBT: D1-Debtor 1 D2-Debtor 2 Jt-Joint	Collateral Description:	Interest Rate:	Payment Amount:	Amount Behind:	Total Amount Owed:	Value:
Countrywide Home Loans PO Box 444 City, ST 12345 Acct #: 1234-55644-33	2/2/2014 25 yrs	JT	Residence @ 1234 Street SE Salem, OR 97301	4.5%	\$1,243.00	\$5,344 (Include all Fees)	\$198,600	\$250,000
Marion County Tax Coll. PO Box 2511 Salem, OR 97308 Acct #: R2412375	2010-2013 N/A	JT	Residence (Same as Above)	N/A	N/A	\$4,500	\$4,500	\$250,00
Les Schwab PO Box 4444 City, ST 12345 Acct #: 987-6543-3210	2011 N/A	D2	Tires/Wheels	12%	\$75	\$0	\$600	\$300
Toyota Motor Credit PO Box 1111 City, ST 12345 Acct #: 111222333	7/14/14	D1	2012 Toyota Pickup WD	9%	\$375	\$375	\$10,000	\$9,500
Sterling Jewelers PO Box 740425 Cincinnati OH 45274-0000 Acct #: 987613	12/7/12	D1	Wedding Rings	13%	\$250	\$1,250	\$5,000	\$3,000

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

SECURED Creditor Information

PLEASE INCLUDE:	Date of	DEBT:	Collateral	Interest	Payment	Amount	Total	
Creditors Name	Purchase/ #	D1-Debtor 1	Description:	Rate:	Amount:	Behind:	Amount Owed:	Value:
Complete Address	Months	D2-Debtor 2						
Account Number	Remaining?	Jt-Joint						

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

SECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	Date of Purchase/ # Months Remaining?	DEBT: D1-Debtor 1 D2-Debtor 2 Jt-Joint	Collateral Description:	Interest Rate:	Payment Amount:	Amount Behind:	Total Amount Owed:	Value:

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

UNSECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	DEBT: "D1" Debtor 1 "D2" Debtor 2 "JT" Joint	Debt Description:	Judgment?	Disputed?	Amount Owed:
Wells Fargo Bank PO BOX 1111 City, ST 12345 Acct# 123456123	JT	Line of Credit	NO	NO	\$855
Nordstrom PO BOX 2222 City, ST 12345 Acct #: 1122412375	D1	Credit Card	NO	NO	\$1,560
Quest PO BOX City, ST 12345 Acct#: 5035551222	JT.	Phone service	NO	NO	\$149
John Smith PO BOX 555 City, ST 12345 Acct#: NONE	D2	Personal Loan	YES	YES	\$25,225

UNSECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	DEBT: "D1" Debtor 1 "D2" Debtor 2 "JT" Joint	Debt Description:	Judgment?	Disputed?	Amount Owed:

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out

UNSECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	DEBT: "D1" Debtor 1 "D2" Debtor 2 "JT" Joint	Debt Description:	Judgment?	Disputed?	Amount Owed:

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

UNSECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	DEBT: "D1" Debtor 1 "D2" Debtor 2 "JT" Joint	Debt Description:	Judgment?	Disputed?	Amount Owed:

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

UNSECURED Creditor Information

PLEASE INCLUDE: Creditors Name Complete Address Account Number	DEBT: "D1" Debtor 1 "D2" Debtor 2 "JT" Joint	Debt Description:	Judgment?	Disputed?	Amount Owed:

Please use correspondence or inquiry address, if known, otherwise payment address is okay. Please fill out each column completely.

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
 (If known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- Employed
 Not employed

- Employed
 Not employed

Occupation

Employer's name

Employer's address

Number _____ Street _____	Number _____ Street _____
_____	_____
_____	_____
City _____ State _____ ZIP Code _____	City _____ State _____ ZIP Code _____

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ _____	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ _____	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ _____	\$ _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ _____	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ _____	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ _____	\$ _____
8b. Interest and dividends	8b. \$ _____	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ _____	\$ _____
8d. Unemployment compensation	8d. \$ _____	\$ _____
8e. Social Security	8e. \$ _____	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	\$ _____
8g. Pension or retirement income	8g. \$ _____	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ _____	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ _____	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ _____ +	\$ _____ = \$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		12. \$ _____ Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____

Case number _____
(if known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. **Does Debtor 2 live in a separate household?**
 - No
 - Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.
 Do not state the dependents' names.

	<input type="checkbox"/> No <input type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
- Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ _____
If not included in line 4:	
4a. Real estate taxes	4a. \$ _____
4b. Property, homeowner's, or renter's insurance	4b. \$ _____
4c. Home maintenance, repair, and upkeep expenses	4c. \$ _____
4d. Homeowner's association or condominium dues	4d. \$ _____

Your expenses

- 5. **Additional mortgage payments for your residence**, such as home equity loans 5. \$ _____
- 6. **Utilities:**
 - 6a. Electricity, heat, natural gas 6a. \$ _____
 - 6b. Water, sewer, garbage collection 6b. \$ _____
 - 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ _____
 - 6d. Other. Specify: _____ 6d. \$ _____
- 7. **Food and housekeeping supplies** 7. \$ _____
- 8. **Childcare and children's education costs** 8. \$ _____
- 9. **Clothing, laundry, and dry cleaning** 9. \$ _____
- 10. **Personal care products and services** 10. \$ _____
- 11. **Medical and dental expenses** 11. \$ _____
- 12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ _____
- 13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ _____
- 14. **Charitable contributions and religious donations** 14. \$ _____
- 15. **Insurance.**
Do not include insurance deducted from your pay or included in lines 4 or 20.
 - 15a. Life insurance 15a. \$ _____
 - 15b. Health insurance 15b. \$ _____
 - 15c. Vehicle insurance 15c. \$ _____
 - 15d. Other insurance. Specify: _____ 15d. \$ _____
- 16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ _____
- 17. **Installment or lease payments:**
 - 17a. Car payments for Vehicle 1 17a. \$ _____
 - 17b. Car payments for Vehicle 2 17b. \$ _____
 - 17c. Other. Specify: _____ 17c. \$ _____
 - 17d. Other. Specify: _____ 17d. \$ _____
- 18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ _____
- 19. **Other payments you make to support others who do not live with you.**
Specify: _____ 19. \$ _____
- 20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
 - 20a. Mortgages on other property 20a. \$ _____
 - 20b. Real estate taxes 20b. \$ _____
 - 20c. Property, homeowner's, or renter's insurance 20c. \$ _____
 - 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
 - 20e. Homeowner's association or condominium dues 20e. \$ _____

21. Other. Specify: _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ _____

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ _____

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ _____

23b. Copy your monthly expenses from line 22c above.

23b. - \$ _____

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$ _____

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

CONSUMER CREDIT COUNSELORS

****THIS SERVICE IS REQUIRED BEFORE YOU CAN FILE ANY CHAPTER OF BANKRUPTCY****

\$\$\$\$\$\$0\$ BK Class Inc. 877-376-7122 www.myonlinebankruptcyclass.com (English/Spanish) \$24.00	001 Debtorcc, Inc. 1-800-610-3920 www.debtorcc.org (English/Spanish) \$14.95	1\$ Wiser Consumer Education, Inc. 972-292-7279 www.1dollarwiser.com \$24.99
101creditcounseling.com 866-676-1364 www.101creditcounseling.com \$14.95	123 Credit Counselors, Inc. 305-269-1092 www.a123cc.org (English/Spanish) \$30.00	Abacus Credit Counseling 800.516.3834 www.abacuscc.org (English/Spanish) \$25.00
Abel Credit Counseling Services, Inc. 308-225-5357 www.abelccs.org \$25/\$30	Access Counseling, Inc. 800.205.9297 www.accesscounselinginc.org (English/Spanish) \$25	Advantage Credit Counseling Srvc Inc 888-511-2227 www.advantageccs.org \$24.95
Allen Credit & Debt Counseling Agency 888.415.8173 www.acdcas.com (English/Spanish) \$25.00	Alliance Credit Counseling, Inc. 888.594.9596 www.knowdebt.org (English/Spanish) \$19.00/\$49.00	American Debt Resources 800-498-0766 www.americandebtresources.com (English/Spanish - Phone Only)
American Financial Solutions of North Seattle Community College Foundation 800.894.7240 www.myfinancialgoals.org (English/Spanish)	Bigsetptraining.org 503-888-1708 www.bigsteptraining.org (English/Spanish) \$19.95	CC Advising, Inc. 989-402-5161 www.ccadvising.com (English/Spanish) \$9.76
Consumer Credit Counseling of the Midwest, Inc. 800-355-2227 www.apprisen.com \$30.00 (English/Spanish)	ClearPoint Credit Counseling Solution 800-750-2227 www.clearpointccs.org \$20/\$50	Credit Advisors Foundation 800.625.7725 www.creditadvisors.org (English/Spanish) \$25
Cricket Debt Counseling 866.719.0400 www.cricketdebt.com (English/Spanish) \$22.00	Debt Counseling Corp. 888.354.6332 www.debtcounselingcorp.org (English/Spanish & Phone) \$35/50	Debtor Ed's Credit Counseling Inc. 844-529-9601 www.mydebtored.com (English/Spanish) \$14.95
Debt Reduction Services, Inc. 855-685-7843 www.debtreductionservices.org (English/Spanish & Phone) \$25/\$50	Dollar Learning/Bothcourses.com Attorney Code: KR6068K 877.366.6070 www.bothcourses.com (English/Spanish) \$9.95	Evergreen Financial Counseling 800.581.3513 www.evergreenclass.com (Or by Phone) (English) \$19.99/\$29.99
GreenPath, Inc. 800.630.6718 www.GreenPathBK.com (English/Spanish) \$25.00	InCharge Debt Solutions 866-729-0049 www.PersonalFinanceEducation.com \$25.00 (English/Spanish)	iPayDebt Financial Services, Inc. (Cornerstone Financial Education) 800-336-1245 www.csfedu.org (or By Phone) \$25.00
MoneySharp Credit Counseling Inc. 866.200.6825 www.moneysharp.org \$35.00 (English/Spanish)	National Financial Literacy Foundation, Inc./Cricket Counseling 877-380-6353 www.learnfinances.org \$22.00(English/Spanish)	Start Fresh/Affordable Bankruptcy 919-785-0725 www.startfreshtoday.com \$24 Online / \$34 Phone
Stand Sure Credit Counseling 877-240-1398 www.standsurecc.org \$29.95	Take Charge America Inc 623-266-6100 www.takechargeamerica.org \$39.00	Urgent Credit Counseling, Inc. 866.233.1940 www.urgentco.com \$20.99