

List of Debts

Please make a list of EVERYONE you owe money to,
who is NOT highlighted on your credit report.

Your Name _____ Date _____

We need to know EVERYBODY you owe money to. Most of those are on your credit report. So we start by giving you information about how to get your credit report. (First of all, **we HATE freecreditreport.com.**)

We recommend that you go to www.experian.com/reportaccess to get the credit report we need for the first meeting. **Alternatively**, Annualcreditreport.com is the website where each of the big three credit bureaus has to give you a free credit report once a year. From **annualcreditreport.com**, you can ask for a free report from TransUnion, Experian, and Equifax. Select **Experian** it is the best one for our purposes.

(You can get all three if you want. But if you do, get one from each of the three individually—three-in-one credit reports are a mixed bag.) If you've used up your eligibility at annualcreditreport.com for the year, you'll have to pay \$10.00 to get a report. Use your visa check card and spend the \$10.00.

Credit reports are not always right; and some kinds of bills usually don't show on your credit report. **The person who should know who you owe money to isn't the credit bureau, it's you.** So after you've ordered and looked at your credit report, figure out what's not there.

Do you have any of these bills? They are usually NOT on your credit report

- // Court fines, tickets
- // Taxes
- // Child support, alimony
- // Car accidents
- // Business disputes
- // Loans from family or friends—if you are paying back family **stop** until your case is done
- // 401k or TSP Loans
- // Home Owners Associations - ***Even if you are current, we need the HOA address - this is very important!***
- // "Business" credit cards - *Advanta, FIA and Cap One often issue credit cards to Virginia Dare, Real Estate Agent or Robert Weed, Lawyer*

Some other types of bills are sometimes on your credit report and sometimes not.

- // Medical bills
- // Former landlords
- // Debt collection companies
- // Buy here, pay here car companies
- // Payday loans
- // Overdrawn bank accounts
- // Timeshares
- // Anything else you can think of

Do you have any cosigners on any debts
// Cosigners, who cosigned for me
// Cosigners, I cosigned for somebody

Finally, bring me what every you have on court papers
// Court papers—I have them
// Court papers—they are lost

There are two reasons it is very important to give us a complete list.

First, if you leave somebody out or give us a bad address, you may still have to pay them. You probably don't want that. Use the address from the last thing you got in the mail.

Second, if you leave somebody out on purpose, you are lying to the judge. The penalty for lying to the judge is having to pay back everybody. You really don't want that.

COURT FINES/PENALTIES/Tickets Schedule E -- "**PND**"
You have to list these and you will still have to pay them.

1. Court Name _____
HWJ
Address _____ City _____ St _____ ZIP _____
Account Number _____ Amount \$ _____

UNPAID TAXES Schedule E -- "**PND**"
You have to list taxes, but we usually can't get you out of them.
Let me see a copy of any bills you have for these

2. Tax authority name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Tax Year _____

3. Tax authority name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Tax Year _____

4 Tax authority name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Tax Year _____

NOTE:

If any of your taxes are from more than 3 years ago, please get the IRS to send you a “literal transcript” from each year that shows the date you filed the return and the date the tax was assessed.

The IRS phone # is 800-829-1040.

ALIMONY, CHILD SUPPORT Schedule E -- **“PND”**

We are also required to get the address for the person (your ex or child)

If you are paying a state enforcement agency, need their address too

Your bankruptcy case will be thrown out if you don't get these addresses.

We can't get you out of paying domestic support obligations—alimony, support, etc.

5A Name of ex-spouse/child _____

H W J

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____

5B Name of state enforcement _____

H W J

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____

**NON-SUPPORT OBLIGATIONS OWED UNDER
PROPERTY SETTLEMENT AGREEMENT – Schedule F -- “PND”**

We can't get you out of paying other things you agreed to pay when you got divorced either.

6. Name _____

H W J

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____

SOMEBODY WHO MIGHT SUE YOU OVER AN ACCIDENT (Or Anything Else)

Bring me any papers you have on this

7. Name _____

H W J

Address _____ City _____ ST _____ Zip _____

Amount \$ _____ For _____

SOMEONE WHO MIGHT SUE YOU OVER A BUSINESS DISPUTE

Bring me any papers you have on this

8. Name _____

H W J

Address _____ City _____ ST _____ Zip _____

Amount \$ _____ For _____

MONEY YOU BORROWED FROM FAMILY & FRIENDS

(You are required to list them; **you can still pay them AFTER the bankruptcy is done—but not now.**)

9. Name _____
H W J
Address _____ City _____ ST _____ Zip _____
Amount \$ _____

LOANS FROM 401(k)/RETIREMENT/THRIFT SAVINGS PLAN Sched. F – “PND”

You should keep paying these because you're paying YOURSELF back,
and if you don't, it's going to cost you money in taxes next year.

10. Your Name _____
H W J
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____

HOMEOWNERS ASSOC./CONDO FEES Schedule D

WE NEED THE ADDRESS OF HOA FOR EACH PROPERTY EVEN IF YOU ARE KEEPING THE HOUSE THIS IS NOT OPTIONAL!!

Keep 11 . Name _____
Surrender
H W J Address _____ City _____ St _____ ZIP _____
Account Number _____ Balance \$ _____ Amount Behind _____ Cosigner _____

Keep 12 . Name _____
Surrender
H W J Address _____ City _____ St _____ ZIP _____
Account Number _____ Balance \$ _____ Amount Behind _____ Cosigner _____

MEDICAL/ Not on your credit report

13. Name _____
H W J
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

14. Name _____
H W J
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

15. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

16. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

17. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

FORMER LANDLORDS/Not on your credit report

18. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Amount \$ _____ Cosigner _____

**DEBT COLLECTION COMPANIES Not on your credit report
(Tell us who they are collecting for, too)**

For these we also do want a copy of the bill—they are the most likely to say we used the wrong address

19. Name _____ for _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

20. Name _____ for _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

21 Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

22. Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

23. Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

24. Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

25 Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

26. Name _____ for _____

HWJ

Address _____ City _____ ST _____ Zip _____

Account _____ Amount \$ _____ Cosigner _____

BUY HERE, PAY HERE CAR COMPANIES

27. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Amount \$ _____ Cosigner _____

PAYDAY LOANS

Most payday lenders are liars; they like to hide their address
so they can claim they never got listed in your bankruptcy; try hard to get that address.

28. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

29. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

30. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

TIME SHARE/MAINTENANCE FEES Schedule D and G
Most people have a purchase payment and a maintenance payment

Time Share Purchase

Keep 31 Name _____
Surrender
H/W/J Address _____ City _____ St _____ ZIP _____
Account # _____ Balance \$ _____ Amount Behind \$ _____ Cosigner _____

Time Share Maint. Fees

Address _____ City _____ St _____ ZIP _____
Account # _____ Balance \$ _____ Amount Behind \$ _____ Cosigner _____

**PLEASE LIST ANYONE OR ANYTHING YOU CAN THINK OF THAT WAS NOT COVERED ON THIS FORM.
Business Credit Cards, Additional Family or Friends, Etc.**

32. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

33. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

34. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

35. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

36. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____ Cosigner _____

ANY LOANS WHERE YOU ARE A COSIGNER FOR SOMEONE ELSE

37. Name _____
HWJ
Address _____ City _____ ST _____ Zip _____
Account _____ Amount \$ _____
Main Signer _____
Main signers Address _____ City _____ St _____ ZIP _____

COSIGNERS WHO CO-SIGNED FOR YOU

If you have any cosigners on anything, give me their names and addresses here. Put the number of the debt up above in the blank after "Cosigner". If husband and wife are both in the BK, you don't need to list each other as cosigners.

Cosigner for debt #_____

Name _____

H W J

Address _____ City _____ St _____ ZIP _____

Cosigner for debt #_____

Name _____

H W J

Address _____ City _____ St _____ ZIP _____

Cosigner for debt #_____

Name _____

H W J

Address _____ City _____ St _____ ZIP _____



I Strongly Urge You NOT
to sign a car *reaffirmation*

--Robert Weed

Under the old law, after your bankruptcy, you still had the right to keep your car as long as you kept up the car payments. Under the new law, SunTrust, Ford Motor Credit and Chrysler Credit claim they have the right to get the car even if you are current. **Only once have I seen them actually do it.**

Since banks are in the loan business rather than the car business, they should want your payments rather than your car. BUT, the car finance people want you to *reaffirm*. They know from experience people change their mind and give back the car.

When you *reaffirm*, you make this promise:

“If I don’t make my car payments:

1. You can repossess my car
2. You can put an after-bankruptcy repossession on my credit
(making sure I NEVER have good credit again)
3. You can garnish me from now until I’m eligible to file bankruptcy again
in eight more years.”

Please initial here if you think it’s smart to
make this promise: _____

I’ve done more than ten thousand bankruptcies. So I’ve easily seen a thousand people who were positive they wanted to keep their car—who then later found out they didn’t want the car—something happened to the car—or couldn’t make the payments—something happened to them.

Two of the car finance companies and one bank say they will pick up your car even if you are current unless you reaffirm. Ford has actually done it to one of my clients—I sued them for stealing the car—**they paid \$3200 down payment on a new car rather than fight** that out with me.

I’ve talked to many of the top bankruptcy lawyers around the country. **All** are telling clients not to sign these. However, nearly every state has some state law that gives consumers some rights against unfair practices. **Virginia has the worst consumer protection laws of all fifty states—no kidding.**

This is a tough choice. They wanted it to be a tough choice—that’s why they wrote the law this way. But I don’t think you should sign. (I’m required to tell you that you have 60 days after you sign to change your mind. They want you to think it’s safe to sign first and think later. Don’t do it!)

OK I understand _____ **or** Thanks for your advice, but I’m reaffirming anyway _____

Name _____ Date _____

This is the back page of my explanation of why I don't think you should reaffirm your car loan.

--Bob Weed



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OK I understand _____ or Thanks for your advice, but I'm reaffirming anyway _____

Name _____ Date _____

Hang on to this copy of my explanation of why I don't think you should reaffirm your car loan.

-- Bob Weed