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## **YOU MUST TELL US:**

- **EVERYONE YOU OWE**
- **EVERYTHING YOU OWN**

When we say everyone and everything, we mean just that. Despite your impressions, there is no such thing as “leaving something off” of a bankruptcy. We want to give you sound advice. We make assumptions and give advice based upon your response to our questions. When you leave something off of this information sheet, we will give you advice that is bad advice because it is based upon bad information. That may create a *horrible outcome* for you that is the opposite of what you want and opposite of what might otherwise be achievable for you. You are here to get help from a professional. We need true information to help you. *Help us help you by giving us a complete picture.* Tell us everything and then tell us your wishes so that we may reach your goals in a legal fashion. If you leave something off, and a bankruptcy case is filed for you, *you will be committing a felony, for which you can be fined or imprisoned.*

The following types of creditors are sometimes overlooked and must be listed on *your* list of creditors. Check any of the following that apply to you:

- Alimony or child support
- Automobile accidents and personal injury claims
- Bills to be paid your former spouse as stated in a divorce decree
- Bounced checks or check advances until payday
- Credit union accounts or payroll deduction loan payments
- Criminal fines, probation, restitution, and traffic tickets
- Collection Agencies
- Cosigned loans (you cosigned for them or they cosigned for you)
- Family loans, even if there are no formal documents or “proof”
- Installment payments to buy a car or house
- Lawsuits and garnishments
- Loans or credit cards issued in someone else’s name
- Loans “taken over” by someone else
- Rent-to-own contracts
- Repossessed items
- Student loans (even if in deferral or not yet due)
- Taxes of any kind: income, real estate, etc.
- Unpaid utilities and rent
- Your house mortgages and car payments

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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Signature

\_\_\_\_\_  
Date