

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF NEW YORK
OFFICE OF THE CLERK
RICHARD G. ZEH, SR. - CLERK

ALBANY DIVISION

JAMES T. FOLEY COURTHOUSE
445 BROADWAY, SUITE 330
ALBANY, NEW YORK 12207
(518) 257-1661
Fax:(518) 257-1650

SYRACUSE DIVISION

THE ATRIUM
101 WEST WATER ST, SUITE 310
SYRACUSE, NEW YORK 13202
(315) 295-1600
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UTICA DIVISION

ALEXANDER PIRNIE FEDERAL BUILDING
10 BROAD ST, ROOM 230
UTICA NEW YORK 13501
(315) 793-8101
Fax:(315) 793-8128

REPLY: ALBANY

Dear Pro Se Litigant:

You recently requested forms and/or information about filing a bankruptcy petition without an attorney. Please note that the bankruptcy court clerk staff cannot provide all the necessary forms or legal advice.

Forms and related legal information can be obtained from a legal supply store and on the internet. You can link to forms, local rules and legal information from our web site: www.nynb.uscourts.gov. The United States Trustee web site may also contain necessary or useful information: www.usdoj.gov/ust/index.htm.

There were many changes to the Bankruptcy Code effective October 17, 2005 and thereafter. In addition, the Bankruptcy Rules and Forms continue to be modified to conform to changes in the law. Please ensure you have access to the most recent legal information and forms. We have enclosed certain forms and basic information that may be helpful to you. Official Bankruptcy Forms must be used to file and take action in bankruptcy cases. Procedural Forms also may be necessary for use during the course of some bankruptcy proceedings. Additional filing instructions, along with the forms, are available in the Bankruptcy Forms Manual. The official forms and the Forms Manual can be found at www.uscourts.gov/bkforms/index.html.

Sincerely,

Bankruptcy Court Clerk

U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF NEW YORK

Clerk's Office Guidance on BAPCPA

April 24, 2007

Missing Forms and Deficiency Notices

As a part of its Quality Control (QC) procedure, the Clerk's Office will check each petition filed for completion and signature. Generally, if an old petition form is used or a signature is missing where it is required, you will be asked to submit an amended and corrected form.

If documents required to be filed are missing, the Clerk's Office **will not** generate a separate Notice of Deficiency for missing documents. Telephonic reminders of approaching deadlines for missing documents will not be given. The deadline for submitting the missing documents will be set in the Clerk's Office and an appropriate docket entry made. A notice regarding missing documents will be sent to the debtor, the debtor's attorney and the United States trustee.

Please carefully review the documents you file with the Court and check the docket for document deadlines. *Do not rely on the Clerk's Office to alert you regarding deficient case filings. The ultimate responsibility for preparing, submitting, and monitoring a complete filing rests with the debtor or debtor's attorney.*

Automatic Dismissals Pursuant to 11 USC § 521 (i)(1)

CM/ECF is now configured to automatically calculate a day 46 deadline for documents to be filed pursuant to 11 USC. § 521 (a)(1). Clerk's Office staff will set document deadline dates in CM/ECF. Please be advised, however, that the Clerk's Office will not send you notification if your case is scheduled for automatic dismissal. Please check the docket often to monitor deadlines on your cases.

Attorney's Responsibility to Update E-Mail Addresses

On a daily basis the Automation Department gets e-mail returned to it for a number of reasons. When the Clerk's Office investigates these returns, one of three common occurrences has taken place. Most commonly an attorney, paralegal or support staff member has left a firm and has not informed the Clerk's Office. Or an attorney has changed either their e-mail address or their ISP and has not informed the Clerk's Office. We also have many instances of over filled mailboxes that then refuse new e-mails.

Please practice due diligence with your e-mail addresses. If you allow an incorrect e-mail address to remain in the ECF database you will not receive Notices of Electronic Filing for your cases and you will not receive other e-mail notices sent by the Court.

Clerk's Office Guidance on BAPCPA

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Revised Voluntary Petition Form (Official Form 1)

The Voluntary Petition Form has been amended to implement recent amendments to the Bankruptcy Code. Several key changes to the form include:

- Requirement to provide all names used and information about prior bankruptcy cases for an eight year period instead of six;
- Chapter 15 Petition has been added to chapters under which petition can be filed and Section 304 was repealed;
- A new section titled "Nature of Business" has been added;
- The Filing Fee section has been amended to add a filing fee waiver request;
- The section of the form previously labeled "Chapter 11 Small Business" has been revised and renamed "Chapter 11 Debtors" with an additional check box to identify debtors whose aggregate non-contingent debts owed to non-insiders or affiliates are less than \$2 million;
- A check off box entitled "Exhibit D" has been added. **Please Note: An Exhibit D must be filed for each individual debtor, and, depending on the box checked in the exhibit, a certificate (with a certificate number) must also be filed with the petition;**
- A section added for Statement by a Debtor Who Resides as a Tenant of Residential Property.

Means Test Requirements (Official Form B22A or B22B or B22C)

All individual debtors are required to comply with the means test requirements of BAPCPA. Individual debtors include individual chapter 7 consumer debtors, each individual debtor in a joint case, individual chapter 11 debtors and all chapter 13 debtors. Instructions for completing the means test form are contained within the form.

The B22A form for chapter 7 individual debtors includes a checkbox , to be completed by the debtor or debtor's attorney, which indicates whether or not there is a presumption of abuse. The Clerk's Office will not review the calculations in the form for accuracy or completeness.

During the electronic filing of a chapter 7 case, the user will be presented with the question:
"Presumption of Abuse? yes/no/unknown"

Your selection at this screen should match the box checked at the top of the B22A. You should only select "unknown" when the B22A is not being submitted at the time of filing.

Updated information, instructions and figures are available on the United States Trustee Website: <http://www.usdoj.gov/ust/eo/bapcpa/>

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Waiver of Chapter 7 Filing Fees for Individuals (Official Form B3B)

The fee for filing a case under chapter 7 of the Bankruptcy Code is \$299.00. Individuals who cannot pay the filing fee in full or who cannot afford to pay the filing fee in installments may request a waiver of the filing fee by completing Form B3B and filing it with the Clerk's Office.

A judge will determine whether the fee must be paid. The fee may be waived **only if** the individual has an income less than 150 percent of the official poverty line applicable to his/her family size and the individual cannot pay in installments. If you are submitting an application to waive filing fees be sure to complete the form and attach requested schedules.

Tax Information

Copies of tax returns or other tax information *are not required to be filed with each petition.*

If you are ordered to file tax information with the Court please redact the debtor's personal information as follows:

- **Social Security numbers.** If an individual's social security number is included, only the last four digits of that number should appear;
- **Names of minor children.** If a minor child(ren) is/are identified by name, only the child(ren)'s initials should appear;
- **Dates of birth.** If an individual's date of birth is included, only the year should appear; and
- **Financial account numbers.** If financial account numbers are provided, only the last four digits of these numbers should appear.

Court employees are not responsible for redacting any of the personal identifying information. The responsibility for redacting personal identifiers rests solely with the debtor or debtor's attorney.

Tax information is not public information. Tax information filed with the bankruptcy court will not be viewable or available to the public via the Internet, PACER or CM/ECF. When filing tax information in CM/ECF please select **Bankruptcy > Other > Tax Documents**. With the exception of court employees and judicial officers, users of PACER or CM/ECF will be unable to open and view the tax information.

Clerk's Office Guidance on BAPCPA

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Pay Advices

One of the debtor's duties under 11 U.S.C. § 521(a)(1) may include the requirement to file copies of payment advices or other evidence of payment with the petition. When filing payment advices please redact the debtor's personal information. The Clerk's Office is not responsible for redacting any personal identifying information. The Northern District of New York has an optional form you may use when the debtor does not have payment advices. Please visit our website and click on the "Forms" button for access.

Difference Between Credit Counseling Requirement and Financial Management Course Requirement

- **Credit Counseling** is required to take place *prior* to the filing of the petition. A list of approved credit counselors can be found at www.usdoj.gov/ust or at the Clerk's Office public counter. The Credit Counseling box must be checked on the petition *and* a credit counseling certificate must be submitted with the petition. Do not use the Financial Management form (Official Form 23) for this purpose.
- An **Instructional Course Concerning Personal Financial Management** is required and must be completed as a condition for receiving a discharge. The course must be completed after the filing of the petition. The chapter 7 debtor is required to file a certification of completion (Official Form 23) within 45 days after the first date set for the 341 meeting. A chapter 13 debtor must file certification of completion by no later than the time of the last plan payment or the filing of a motion for hardship discharge.

New Electronic Document Filing Selections in CM/ECF

On October 17th, the CM/ECF document filing system was upgraded to version 2.7, thereby making it compatible with the requirements of the reform legislation. This has resulted in the addition of several new menu selections (all of which can be found under the "Bankruptcy" sub-menu "Other"). Most notable are the following:

- Certificate of Credit Counseling (pre-petition)
- Debtor Repayment Plan
- Exigent Circumstances re: Credit Counseling
- Payment Advice Statements

(The documents above should be filed separately and not within the petition pdf.)

- Chapter 7 Means Test (B22A)
- Chapter 11 Statement of Current Monthly Income (B22B)
- Chapter 13 Statement of Current Monthly and Disposable Income (B22C)

*(These document can and should be contained within the petition pdf. The menu selections above are intended for use in submitting the B22 form **after** the initial case filing.)*

- Certificate of Financial Management Course (*Official Form 23*) (post petition)
- Tax Documents (*Tax documents filed using this selection cannot be viewed via PACER.*)

Creditor's Preferred Address and National Creditor Registration Service

Under BAPCPA creditors have two options to specify addresses for notices. *Use of a preferred address is not mandatory.* The two options for preferred address are as follows:

- 11 U.S.C. § 342(e) provides that a creditor may file with the court and serve on the debtor a notice of the address that must thereafter be used to give notice to the creditor in that *specific* case. The court and debtor must use that address beginning five days after they receive the creditor's notice.
- 11 U.S.C. § 342(f) permits a creditor to file a notice with any bankruptcy court setting out the address or addresses to which notices must be sent to the creditor by all bankruptcy courts or by particular bankruptcy courts. This address notice becomes effective 30 days after it is filed. The notice in a specific case under subsection (e) supercedes the more global address notice that might be filed under (f).

The National Creditor Registration Service is a free service provided by the U.S. Bankruptcy Courts through the Bankruptcy Noticing Center. The service gives creditors options to specify a preferred U.S. mail address, e-mail address, or fax number to which bankruptcy notices should be sent. Creditors can specify a preferred mailing address to be used by all the bankruptcy courts or by particular bankruptcy courts for providing notices.

For additional information on the registration of preferred addresses please go the website for the National Creditor Registration Service. The URL is www.ncrsuscourts.com.

Forms Manual Available On-Line

Official Bankruptcy Forms must be used to file and take action in bankruptcy cases. Procedural Forms also may be necessary for use during the course of some bankruptcy proceedings. Additional filing instructions, along with the forms, are available in the Bankruptcy Forms Manual. The official forms and the Forms Manual can be found at www.uscourts.gov/bkforms/index.html

Local Forms Available

Several local forms are available on the Court's website which is www.nynb.uscourts.gov. The available local forms are:

- Payment Advice Form
 - Request to Court for Determination of Exemption to File Credit Counseling Certificate
 - Request for Extension to File Credit Counseling Certificate (upd. 06/07/06)
 - Adjournment Request/Withdrawal/Settlement Notification for Motion Calendar Related Matters
 - Adjournment Request/Withdrawal/Settlement Notification for Trials/Evidentiary Hearings
 - Certification of Mailing Matrix
 - Summary of Attachment(s) and Certificate of Service
-

Reaffirmation Agreements

Please be advised that the requirements for reaffirmation agreements have changed. 11 U.S.C. 524(k) defines several specific disclosures that must be made to the debtor on or before the time that the debtor sign the agreement. As a result, the reaffirmation agreement form has changed (see Official Form B240) and now consists of:

- (Part A) Disclosure Statement
- (Part B) Reaffirmation Agreement
- (Part C) Certification by the Debtor's Attorney
- (Part D) Debtor's Statement in Support of the Reaffirmation Agreement (which shall show the income/expense figures from schedule I and J).
- (Part E) Motion for Court Approval (which is to be completed only if the debtor is not represented by an attorney).

Additionally, Interim Rule 4004(c)(1)(J) states that the court shall not grant the discharge if a presumption of hardship has arisen. According to subsection 524(m)(1), undue hardship is presumed if the debtor's monthly income minus expenses is less than the scheduled payment. This presumption must be reviewed by the court and hardship is presumed until 60 days after the agreement is filed with the court. (The presumption may be rebutted in writing by the debtor within the statement in support of the reaffirmation. If the presumption is not rebutted (to the satisfaction of the court), the court may disapprove the agreement after notice and hearing which shall be concluded before the entry of the discharge. (This subsection does not apply to a reaffirmation agreement where the creditor is a credit union.)

CM/ECF Version 3.1 and Requirements to Collect Additional Statistics

The new bankruptcy law and the Judicial Conference mandated additional reporting requirements that must be complied with by October 17, 2006. The Clerk's Office will require the completion and filing of the Summary of Schedules [Form 6 - Summary, (10/05)] and the Statistical Summary of Certain Liabilities [Form 6- Summ2, (10/05)] for individual debtors. Version 3.1 of CM/ECF will be implemented by October 17, 2006 to meet the reporting requirements.

LIST OF TYPICAL FORMS REQUIRED FOR FILING A BANKRUPTCY PETITION

On October 17, 2005 new bankruptcy law went effect. In addition there has been a change in filing fees. The information compiled here is not intended to provide legal advice on the new law. It is intended as a guideline to assist you in preparing a complete bankruptcy petition filing. ***Every form that you may encounter or that may be required is not listed.*** Due to the complexities of bankruptcy law you are strongly urged to seek advice from a licensed attorney.

Forms and the new fee schedule can be obtained from the Court's website which is www.nynb.uscourts.gov.

- Appropriate Filing Fee **or** Application to Pay Filing Fee in Installments (Form 3A) **or** Application for Waiver of Chapter 7 Filing Fees (Form 3B) for those who are eligible
- Official Form 1 (Form B1) Voluntary Petition and Exhibit D for each debtor
- Mailing Matrix of Creditors in addition to completed schedules
- Means Test Form (Form B22A for Chapter 7, B22B for Individual Chapter 11 or B22C for Chapter 13)
- Credit Counseling Certificate (obtained from the credit counseling organization and filed with the petition)
- All Schedules as Required
 - Schedule A - Real Property (Form 6A)
 - Schedule B - Personal Property (Form 6B)
 - Schedule C - Property Claimed as Exempt (Form 6C)
 - Schedule D - Creditors Holding Secured Claims (Form 6D)
 - Schedule E - Creditors Holding Unsecured Priority Claims (Form 6E)
 - Schedule F - Creditors Holding Unsecured Nonpriority Claims (Form 6F)
 - Schedule G - Executory Contracts and Unexpired Leases (Form 6G)
 - Schedule H - Codebtors (Form 6H)
 - Schedule I - Current Income of Individual Debtor(s) (Form 6I)
 - Schedule J - Current Expenditures of Individual Debtor(s) (Form 6J)
- Summary of Schedules & Statistical Summary of Certain Liabilities (Form 6)
- Statement of Financial Affairs (Official Form 7)

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

X _____

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

X _____
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date



**UNITED STATES TRUSTEE FOR REGION 2 -
NEW YORK, CONNECTICUT AND VERMONT**

To: Bankruptcy Practitioners and *Pro Se* Debtors
From: Deirdre A. Martini, United States Trustee
Re: Debtor Identification Program

**All debtors are required to provide
picture identification and proof of social security number at the § 341 meeting.**

- Acceptable types of picture identification may include the following **original** documents: (1) drivers license, (2) government ID, (3) state picture ID, (4) student ID, (5) Passport (and current U.S. Visa, if not a U.S. Citizen, (6) military ID, and (7) resident alien card.
- Acceptable forms of proof of social security number may include the following **original** documents: (1) social security card, (2) medical insurance card (3) pay stub (4) W-2 form, (5) IRS Form 1099, and (6) Social Security Administration (SSA) report.
- Consequences for failure to have required documents: If a debtor does not have acceptable documentation, the 341 meeting will be continued to the trustee's next date. Failure to produce the documents may result in a motion to dismiss the case, a motion to compel or other appropriate remedy.
- Goal is to protect innocent third parties from intentional and inadvertent use of SSN: Bankruptcy filings are primarily reported to credit agencies by social security number. The cost and hardship to correct an adverse credit history can be substantial. With your assistance, we should be able to limit the impact on innocent parties when a case has been filed with an incorrect social security number.

United States Bankruptcy Court

District Of _____

In re _____,)
 [Set forth here all names including married,)
 maiden, and trade names used by debtor within)
 last 8 years.])
 Debtor) Case No. _____)
)
 Address _____)
)
 _____) Chapter _____)
)
 Last four digits of Social-Security or Individual Tax-)
 Payer-Identification (ITIN) No(s), (if any): _____)
)
 Employer Tax-Identification (EIN) No(s), (if any): _____)
 _____)

STATEMENT OF SOCIAL-SECURITY NUMBER(S)
 (or other Individual Taxpayer-Identification Number(s) (ITIN(s)))

1. Name of Debtor (Last, First, Middle): _____
 (Check the appropriate box and, if applicable, provide the required information.)

Debtor has a Social-Security Number and it is: ____ - ____ - ____
 (If more than one, state all.)

Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification
 Number (ITIN), and it is: _____.
 (If more than one, state all.)

Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification
 Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): _____
 (Check the appropriate box and, if applicable, provide the required information.)

Joint Debtor has a Social-Security Number and it is: ____ - ____ - ____
 (If more than one, state all.)

Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification
 Number (ITIN) and it is: _____.
 (If more than one, state all.)

Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification
 Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X _____
 Signature of Debtor Date

X _____
 Signature of Joint Debtor Date

 *Joint debtors must provide information for both spouses.
 Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§
 152 and 3571.

Public Notice

U.S. Bankruptcy Court for the Northern District of New York

Bankruptcy Fees Effective October 1, 2008

<i>Fee Related Document</i>	<i>Fee</i>
Adversary Proceeding	\$ 250.00
Amended Schedules (D, E & F or Listing of Creditors)	\$ 26.00
Appeal	\$ 255.00
Authorized Direct Appeal or Cross Appeal*	\$ 200.00
Chapter 7	\$ 299.00
Chapter 9	\$ 1,039.00
Chapter 11	\$ 1,039.00
Chapter 12	\$ 239.00
Chapter 13	\$ 274.00
Chapter 15 (Ancillary)	\$1,039.00
Chapter 7 Reopening or Split	\$ 260.00
Chapter 9 Reopening or Split	\$1,000.00
Chapter 12 Reopening or Split	\$ 200.00
Chapter 11 Reopening or Split	\$1,000.00
Chapter 13 Reopening or Split	\$ 235.00
Chapter 15(Ancillary) Reopening or Split	\$1,000.00
Conversion from Ch 15, Ch11, or Ch9 to Ch7	\$ 15.00
Conversion from Ch12 to Ch7	\$ 60.00
Conversion from Ch13 to Ch7	\$ 25.00
Conversion from Ch12 to Ch13	\$ 35.00
Conversion from Ch12 to Ch11**	\$ 800.00
Conversion from Ch13 to Ch11**	\$ 765.00
Conversion from Ch7 to Ch11**	\$ 755.00
Document Certification	\$ 9.00
Document Exemplification	\$ 18.00
Electronic Copies	\$.10 per page
Microfilm/Microfiche	\$ 5.00
Motion to Lift Stay, Compel Abandonment, or Withdraw the Reference	\$ 150.00
NSF Check Charge	\$ 45.00
Photocopies	\$.50 per page
Record Retrieval	\$ 45.00
Record Search	\$ 26.00
Registration of a Foreign Judgment	\$ 39.00
Tape Duplication	\$ 26.00

*Note: Filer must first file the direct appeal or cross appeal for a fee of \$255. Once the direct appeal is authorized, an additional \$200 is due.

** Note: The fee for conversions to chapter 11 is due after the court grants the debtor's motion.

UNITED STATES BANKRUPTCY COURT
REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES

Voluntary Chapter 7 Case

- Filing Fee of \$245.**
If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Fed.R.Bankr.P. 1006(b) & (c)
- Administrative fee of \$39 and trustee surcharge of \$15.**
If the debtor is an individual and the court grants the debtor's request, these fees are payable in installments or may be waived.
- Voluntary Petition (Official Form 1).
Names and addresses of all creditors of the debtor.**
Must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b) (Director's Form 201),** if applicable.
Required if the debtor is an individual with primarily consumer debts. The notice must be **GIVEN** to the debtor before the petition is filed. Certification that the notice has been given must be **FILED** with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 707(a)(3). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer" (Official Form 19).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Exhibit D to Official Form 1).
Certificate of Credit Counseling and Debt Repayment Plan, if applicable
Section 109(h)(3) certification or § 109(h)(4) request, if applicable.**
Exhibit D is required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(b)(3) & (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" (Director's Form 280).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. §110(h)(2).
- Statement of current monthly income, etc. (Official Form 22A).**
Required if the debtor is an individual. Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedules of assets and liabilities (Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedules of current income and expenditures.**
All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b) & (c).
- Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Statement of intention regarding secured property and unexpired leases (Official Form 8).**
Required **ONLY** if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is **earlier**. 11 U.S.C. §§ 362(h) and 521(a)(2).
- Statement disclosing compensation paid or to be paid to the attorney for the debtor (Director's Form 203).**
Required if the debtor is represented by an attorney. Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification of Completion of Instructional Course Concerning Financial Management (Official Form 23),** if applicable.
Required if the debtor is an individual. Must be filed within 45 days of the first date set for the meeting of creditors. 11 U.S.C. § 727(a)(11) and Fed.R.Bankr.P. 1007(b)(7) & (c).

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**Voluntary Chapter 11 Case**

- Filing fee of \$1,000.**
If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$39.**
If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- United States Trustee quarterly fee.**
The debtor, or trustee if one is appointed, is required also to pay a fee to the United States trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The calculation of the amount to be paid is set out in 28 U.S.C. 1930(a)(6).
- Voluntary Petition (Official Form 1).
Names and addresses of all creditors of the debtor.**
Must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b) (Director's Form 201), if applicable.**
Required if the debtor is an individual with primarily consumer debts. The notice must be **GIVEN** to the debtor before the petition is filed. Certification that the notice has been given must be **FILED** with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1112(e). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer" (Official Form 19).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Exhibit D to Official Form 1).
Certificate of Credit Counseling and Debt Repayment Plan , if applicable.
Section 109(h)(3) certification or § 109(h)(4) request, if applicable.**
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(b)(3) & (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" (Director's Form 280).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. §110(h)(2).
- Statement of current monthly income (Official Form 22B).**
Required if the debtor is an individual. Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- List of Creditors holding the 20 largest unsecured claims (Official Form 4).**
Must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(d).
- Names and addresses of equity security holders of the debtor.**
Must be filed the petition or within 15 days, unless the court orders otherwise. Fed.R.Bankr.P. 1007(a)(3).
- Schedules of assets and liabilities (Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedules of current income and expenditures.**
All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b) & (c).
- Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Copies of all payment advices or other evidence of payment received by debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed **WITH** the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Statement disclosing compensation paid or to be paid to the attorney for the debtor (Director's Form 203), if applicable.**
Required if the debtor is represented by an attorney. Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certificate of Completion of Instructional Course Concerning Financial Management (Official Form 23), if applicable.**
Required if the debtor is an individual and § 1141(d)(3) applies. Must be filed no later than the date of the last payment under the plan or the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(3) and Fed.R.Bankr.P. 1007(b)(7) & (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1), if applicable.**
Required if the debtor is an individual and has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$136,875. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1141(d)(5)(B). 11 U.S.C. § 1141(d)(5)(C) and Fed.R.Bankr.P. 1007(b)(8) & (c).

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES**Chapter 12 Case**

- Filing Fee of \$200.**
If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$39.**
If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- Voluntary petition (Official Form 1).
Names and addresses of all creditors of the debtor.**
Must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(a)(1)
- Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b) (Director's Form 201), if applicable.**
Required if the debtor is an individual with primarily consumer debts. The notice must be **GIVEN** to the debtor before the petition is filed. Certification that the notice has been given must be **FILED** with the court in a timely manner. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer," (Official Form 19).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Exhibit D to Official Form 1).
Certificate of Credit Counseling and Debt Repayment Plan, if applicable.
Section 109(h)(3) certification or § 109(h)(4) request, if applicable.**
Required if the debtor is an individual. Exhibit D must be filed **WITH** the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(b)(3) & (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" (Director's Form 280).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. § 110(h)(2).
- Schedules of assets and liabilities (Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedules of current income and expenditures.**
All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b) & (c).
- Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition if the debtor is an individual.** Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Statement disclosing compensation paid or to be paid to the attorney for the debtor (Director's Form 203), if applicable.**
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Chapter 12 Plan.**
Must be filed within 90 days. 11 U.S.C. § 1221.
- Statement concerning pending proceedings of the kind described in § 522(q)(1), if applicable.**
Required if the debtor is an individual and has claimed exemptions under state or local law as described in § 522(b)(3) in excess of \$136,875. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1228(b). 11 U.S.C. § 1228(f) and Fed.R.Bankr.P. 1007(b)(8) & (c).

REQUIRED LISTS, SCHEDULES, STATEMENTS, AND FEES
Chapter 13 Case

- Filing fee of \$235.**
If the fee is to be paid in installments, the debtor must file a signed application for court approval. Official Form 3A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$39.**
If the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition (Official Form 1).**
Names and addresses of all creditors of the debtor.
Must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(a)(1).
- Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b) (Director's Form 201),** if applicable.
Required if the debtor is an individual with primarily consumer debts. The notice must be **GIVEN** to the debtor before the petition is filed. Certification that the notice has been given must be **FILED** with the petition or within 15 days. 11 U.S.C. §§ 342(b), 521(a)(1)(B)(iii), 1307(c)(9). Official Form 1 contains spaces for the certification.
- Notice to debtor by "bankruptcy petition preparer," (Official Form 19).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. § 110(b)(2).
- Statement of Social Security Number (Official Form 21).**
Must be submitted **WITH** the petition. Fed.R.Bankr.P. 1007(f).
- Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Exhibit D to Official Form 1).**
Certificate of Credit Counseling and Debt Repayment Plan, if applicable.
Section 109(h)(3) certification or § 109(h)(4) request, if applicable.
Exhibit D must be filed **WITH** the petition. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 15 days. If applicable, the § 109(h)(3) certification or the § 109(h)(4) request must be filed **WITH** the petition. Fed.R.Bankr.P. 1007(b)(3) & (c).
- Statement disclosing compensation paid or to be paid to a "bankruptcy petition preparer" (Director's Form 280).**
Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted **WITH** the petition. 11 U.S.C. §110(h)(2).
- Statement of current monthly income, etc. (Official Form 22C).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007.
- Schedules of assets and liabilities (Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Schedules of current income and expenditures (Schedules I and J of Official Form 6).**
Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b) & (c).
- Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 1007(b) & (c).
- Chapter 13 Plan.**
Must be filed with the petition or within 15 days. Fed.R.Bankr.P. 3015.
- Statement disclosing compensation paid or to be paid to the attorney for the debtor (Director's Form 203),** if applicable.
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certificate of Completion of Instructional Course Concerning Financial Management (Official Form 23).**
Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b). 11 U.S.C. § 1328(g)(1) and Fed.R.Bankr.P. 1007(b)(7) & (c).
- Statement concerning pending proceedings of the kind described in § 522(q)(1),** if applicable.
Required if the debtor has claimed exemptions under state or local law as described in §522(b)(3) in excess of \$136,875. Must be filed no later than the date of the last payment made under the plan or the date of the filing of a motion for a discharge under § 1328(b). 11 U.S.C. § 1328(h) and Fed.R.Bankr.P. 1007(b)(8) & (c).

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Miami, FL 33126
www.a123cc.com 305-269-9201
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Advantage Credit Counseling Service, Inc.

2403 Sidney Street, Suite 400
Pittsburgh, PA 15203
888-511-2227, www.advantageccs.org
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Allen Credit & Debt Counseling Agency

P.O. Box 398
20003 387th Avenue, Wolsey, SD 57384
605-883-4723, www.acdcas.com
In Person, Telephone & Internet

Affinity Federal Credit Union

73 Mountain View Blvd. Basking Ridge, NJ 07920
800-325-0808; affinityfcu.org
Telephone

Alliance Credit Counseling, Inc.

15720 John J. Delaney Dr. Suite 100
Charlotte, NC 28277-2747
888-995-7856 www.knowdebt.org
In Person, Telephone/ Internet

Best Credit Service, Inc.

2400 Crestwood Road, Suite 203
North Little Rock, AR 72116
800-435-7227 www.bestcs.org
In Person (where available), Telephonic and Internet

Black Hills Children's Ranch, Inc.

1644 Concourse Drive Rapid City, SD 57703
605-348-1608; www.pioneercredit.com
Internet & Telephone

Community Credit Counselors, Inc.

101 N. Lynnhaven Road, Suite 303
Virginia Beach, VA 23452-7523
800-531-5124; www.bankruptcyinfo.org
Telephone

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Parkway West Seneca, NY 14224
716-712-2060, www.cccsbuff.org
In Person and Telephonic

Consumer Credit Counseling Service of Central NY

500 S Salina St, Ste 600, Syracuse, NY 13202
800-479-6026, www.credithelpny.org
(Telephone and Internet)

In Person Offices

215 Washington Street B5
Watertown , NY 13601

289 Genesee Street
Utica , NY 13501

2 Computer Drive
Albany , NY 12205

500 S. Salina Street Suite 600
Syracuse , NY 13205

The Metro Center, 49 Court Street
Binghamton , NY 13901

**Consumer Credit Counseling Service of Greater
Atlanta Inc.**

100 Edgewood Ave, Ste 1800, Atlanta, GA 30303
800-251-2227, www.cccsinc.org
In Person (where available), Telephonic and Internet

**Consumer Credit Counseling Service of Maryland &
Delaware, Inc.**

757 Frederick- 2nd Floor, Baltimore, MD 21228
1-800-642-2227, www.cccs-inc.org
In Person & Telephonic

Consumer Credit Counseling Svc. of Rochester Inc.

50 Chestnut Plaza, Rochester, NY 14604
888-724-2227
In Person (where available), and Telephonic

Consumer Credit Counseling Service of San Francisco

150 Post St, 5th Fl., San Francisco, CA 94108
800-777-7526, www.cccsf.org
In Person (where available), Telephonic and Internet

Credit Advisors Foundation

1818 South 72nd St. Omaha, NE 68124
800-942-9027, www.creditadvisors.org
In Person (where available), Telephonic, and Internet

Credit Counseling Centers of America

9330 LBJ Freeway, Ste 900 Dallas, TX 75379
800-493-2222, www.cccamerica.com
Telephonic and Internet

Cricket Debt Counseling

10121 S.E. Sunnyside Rd. Suite 300
Clackamas, OR 97015
866-719-0400, www.cricketdebt.com

Consumer Credit and Budget Counseling, Inc.

299 South Shore Rd, US Route 9 South
Marmora, NJ 08223
609-390-9652; www.cc-bc.com
Tel: 888-738-8233, Internet: www.prebankruptcy.org

Consumer Financial Education Foundation of America

2 North 20th St., Suite 1030 Birmingham, AL 35203
205-321-2822, www.cfefa.org
Internet & Telephone: 1-866-684-8171

Credit Advisors Foundation

1818 South 72nd Street, Omaha, NE 68124
800-942-9027, www.yourbankruptcypartner.com
Tele: 800-625-7725 & Internet English and Spanish

Cricket Debt Counseling

10121 SE Sunnyside Rd., Ste 300 Clackamas, OR 97015
www.cricketdebt.com / 866-719-0400
Internet/Telephone- English and Spanish

Debt Reduction Services, Inc.

6213 N. Cloverdale Rd; Ste 100, Boise, ID 83713
877-688-3328 x704, www.debtredutionservices.org
In Person (where available), Telephonic and Internet

Debt Education and Certification Foundation

112 Goliad St., Suite D Benbrook, TX 76126
866-859-7323
Internet: www.debt-foundation.org

Garden State Consumer Credit Counseling, Inc.

225 Willowbrook Road, Freehold, NJ 07728
877-892-4557, www.novadebt.org
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111 West Cataldo, Suite 200
Spokane, WA 99201
www.backtogo.org / 866-366-0599
Internet/Telephone- English and Spanish

GreenPath, Inc.

38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718, www.greenpathbk.com
In Person (where available), and Telephonic

Hummingbird Credit Counseling and Education, Inc.

3737 Glenwood Ave., Suite 100-106 Raleigh, NC 27612
800-645-4959, www.hbcce.org
Telephonic & Internet

InCharge Education Foundation, Inc.

2101 Park Center Dr, Suite 310 Orlando, FL 32835
866-729-0049, www.inchargefoundation.org
Internet:www.personalfinanceeducation.com &Telephone

Institute for Financial Literacy, Inc.

449 Forest Avenue, Suite 12, Portland, ME 04101
207-879-0389, www.financiallit.org
Telephonic & Internet

Momentive Consumer Credit Counseling Service, Inc.

615 N. Alabama St. Suite 134
Indianapolis, IN 46204-1477
888-711-7227, www.momentive.org
Internet & Telephone

Money Management International Inc.

9009 West Loop So, 7th Fl., Houston, TX 77096-1719
877-918-2227, www.moneymanagement.org
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Pacific Rim Institute for Development & Education,

6230 Wilshire Blvd. Ste 1763, Los Angeles, CA 90048
Internet/Telephone: Bkedcert.com / 1-800-845-7171

Springboard Nonprofit Consumer Credit Mgmt Inc.

4351 Latham Street, Riverside, CA 92501
800-947-3752, www.credit.org
In Person (where available), Telephonic and Internet

The Mesquite Group, Inc.

713 Preston Place, Grapevine, TX 76051
817-769-4069, www.themesquitegroup.org
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972-378-4102, www.a1education.net
Internet

A 24/7 Bankruptcy Class, Inc.

701 NW Waterford Way, Ste 160 Miami, FL 33126
866-412-7247, www.advantageclass.com
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A Better Financial Education, Inc.

One Capitol Mall Suite 200 Sacramento, CA 95814
877-930-9600 www.SmartMoneySense.com
Internet

AAA Information, Cnslng, Education and Referral

103 Arlington Court, Enterprise, AL 36330
334-393-3988, www.aaaicer.com
Internet & Telephone: 800-672-1736

A+ Bankruptcy Education, LLC

8139 South Pioneer St., Midvale, UT 84047
801-503-8653, www.debtclasses.com
Internet

A Better Financial Education, Inc.

One Capitol Mall, Suite 200 Sacramento, CA 95814
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Internet

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2105 E. Oakland Street, Chandler, AZ 85225
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Internet & Telephone

Accountax School of Business, Incorporated

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866-720-4547, www.accountax.us
Internet

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888-511-2227, www.advantageccs.org
Internet

All About Bankruptcy & Credit

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13777 Ballantyne Corp. Pl., Suite 100
Charlotte, NC 28277
(888) 594-9596 www.knowdebt.com
Telephone & internet

All States Connections, LLC

2401 W Southern Ave., #118 Tempe, AZ 85282
800-311-52912, Telephone

American Bureau of Credit Services, Inc.

5773 West Sunrise Blvd Plantation, FL 33313
1-800-701-0437 www.americanbureauofcredit.com
Internet

American Debtor Education, Inc.

8 Corporate Park, Ste 230 Irvine, CA 92606
888-332-8331, www.americandebtor.com
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Anzcl & Associates, Inc.

168 Dorchester Square Westerville, OH 43081
888-265-6676 www.anzclandassociates.com

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866-969-2533 www.BankruptcyDebtorEducation.com
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2400 Crestwood, Suite 203, No Little Rock, AR 72116
800-435-7227, www.bestcs.org Internet & Telephone

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1644 Concourse Drive, Rapid City, SD 57703
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289 Genesee Street Utica , NY 13501

2 Computer Drive Albany , NY 12205

500 S. Salina Street Suite 600 Syracuse , NY 13205

Metro Ctr, 49 Court St Binghamton , NY 13901

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100 Edgewood Avenue, Suite 1800, Atlanta, GA 30303
866-672-2227, www.cccsinc.org
In Person (where available) & Internet

Consumer Credit Counseling Service of Maryland & Delaware, Inc.

757 Frederick Rd, 2nd Fl., Baltimore, MD 21228
410-747-2050, www.cccs-inc.org
Internet

Consumer Credit Cnslng Svc of Orange Cty, Inc.

1920 Old Tustin Ave., Santa Ana, CA 92832
888-289-8230, www.cccsoc.org
Internet

Consumer Credit Counseling Service of San Francisco

150 Post Street, 5th Floor, San Francisco, CA 94108
800-777-7526, www.cccssf.org
In Person (where available), Telephonic, and Internet

Consumer Credit Counseling Service of Ventura County, Inc.

80 North Wood Rd., Suite 200 Camarillo, CA 93010
805-383-7700, www.gotdebt.org
Internet

Consumer Credit Management Inc.

28124 Orchard Lk Rd, Ste 102
Farmington Hills, MI 48334
888-821-4357, www.ccmcanhelp.com
Internet

Consumer Education and Training Services

1200 Fifth Ave. Ste 600, Seattle, WA 98101
206-267-7017 www.CentsProgram.com
Telephone & Internet

Consumer Financial Education Foundation of America, Inc.

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205-321-2822, www.cfefa.org
Internet & Telephone: 1-866-684-8171

Consumer Financial Solutions

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208-375-8140, www.cfsidaho.com
Internet

Cornell Cooperative Extension

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Ithaca, NY 14853-4401
607-255-8754
www.cce.cornell.edu/financial_management
In person training at the following locations:

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121 Second Street, Oriskany , NY 13424
315-736-3394

Cornell Cooperative Extension
185 MVR Hall Cornell University
Ithaca , NY 14853
607-255-2247

Cornell Cooperative Extension
220 Herald Place 2nd Fl., Syracuse , NY 13202
315-424-9485

Cornell Cooperative Extension
315 Willow Avenue, Ithaca , NY 14850
607-272-2292

Cornell Cooperative Extension
377 Schroon River Rd, Warrensburg , NY 12885
518-623-3291

Cornell Cooperative Extension
60 Central Avenue, Cortland , NY 13045
607-753-507

Cornell Cooperative Extension
The Johnstown Hotel, 2nd Floor Suite 210
55 East Main St., Johnstown, NY 12095
518-762-3909

Credit Education Bureau

19 Prince Street, Rochester, NY 14607
585-256-6080, www.crediteducationbureau.com
in person

Dalton Education, LLC

4335 Woodward Way, Cumming, GA 30041
877-426-2373, www.dalton-education.com (Internet)

Dave Ramsey's Debtor Education, LLC

1749 Mallory Lane, Brentwood, TN 37027
888-227-3223, daveramsey.com/bankruptcy
Internet & Telephone: 800-480-5902

Debt Education and Certification Foundation

112 Goliad St. Suite D Benbrook, TX 76126
866-859-7323, www.debt-foundation.org
Internet

Debt Reduction Services, Inc.

6213 N. Cloverdale Rd, Ste 100 Boise, ID 83713
208-378-0200, www.debtredutionservices.org
Internet

Financial Strategies Mortgage, Inc.

695 Pro-Med Lane, Carmel, Indiana 46032
(317) 566-0425 www.bkcourse.com
internet & telephone: 877-252-6877

Garden State Consumer Credit Counseling, Inc.

225 Willowbrook Road, Freehold, NJ 07728
732-409-6281, www.novadebt.org
Telephone: 800-772-4557

Granite Lake Educational Resources

111 West Cataldo Ste 200, Spokane, WA 99201
509-325-2511, www.backtogo.org
Telephone: 866-366-0599 and Internet

GreenPath, Inc.

38505 Country Club Dr, Ste 210
Farmington Hills, MI 48331-3429
800-630-6718, www.greenpathbk.com
Telephone & Internet

Hananwill Financial Education Services

501 N. Allen Street, Robinson, IL 62454
(866) 544-5557 www.hananwill.com
Telephone, Internet

Hummingbird Credit Counseling and Education, Inc.
3737 Glenwood Ave., St. 100-6 Raleigh, NC 27612-5515
800-645-4959, www.hbcece.org (Internet)

InCharge Education Foundation, Inc.

2101 Park Center Drive, Suite 310, Orlando, FL 32835
866-729-0049, www.personalfinanceeducation.com
Internet

Institute for Financial Literacy, Inc.

449 Forest Ave, Ste 12, Portland, ME 04101
207-879-0389, www.financiallit.org
Telephone: 866-662-4932 and Internet

Jane Jolley & Partners

713 Preston Place Grapevine, TX 76051
888-533-3423, jjandpartners.com
Telephone & Internet

Judith C. Linder

235 Pangborn Road, Hastings, NY 13076
315-420-4567 (see next page)

In Person At:

Judith C. Linder
First Unitarian Universalist Church
3243 State Route 49, Central Square, NY 13036
315-420-4567

Judith C. Linder

Oswego Christian School
400 E. Albany Street, Oswego, NY 13126
315-342-2179

Money Management International, Inc.

9009 West Loop So, 7th Fl, Houston, TX 77096-1719
888-845-5669, www.moneymanagement.org
Telephonic and Internet

Optimal Response Group, Inc.

3814 Ice Age Dr., Madison, WI 53719
866-764-7479, www.optimalresponse.com
Internet

Pacific Rim Institute for Development & Educ., Inc.

6230 Wilshire Blvd. Ste 1763 Los Angeles, CA 90048
800-845-7171, www.bkedcert.com
Phone & Internet: www.InstitutodePacificRim.com

Parkland College

2400 W. Bradley Ave. Champaign, IL 61821-1899
Phone: 271-351-2200, www.Parkland.edu
Internet:
www.parkland.edu/bai/workshops/creditseminar

Pinnacle Bancorp, Inc.

177 W. Main Street, Whitewater, WI 53190

262-473-8500, www.pinnaclebancorp.net

Internet

Sage Personal Finance

4043 Contera Road, Encino, CA 91436

310-477-9982, www.sagepf.com

Internet & Telephone: 800-516-2759

Solid Start Financial Education Services, LLC

10121 SE Sunnyside Rd, Suite 300

Clackamas, OR 97015

503-701-4237, www.solidstartfinancial.com

Internet:

Springboard Nonprofit Consumer Credit Mngmt. Inc

4351 Latham Street, Riverside, CA 92501

800-947-3752, www.bkhhelp.org

Telephonic:888-425-3453 & Internet:

www.credit.org

Stand Sure Information Services, Inc.

16 Arnold Park, Rochester, NY 14607

(877) 750-0851 www.pfmcourse.com

Internet: www.standsuretoday.com & Phone

Start Fresh Today Instructional, LLC

25 E. Washington, Chicago, IL 60602

877-525-2313, www.startfreshtodayinstructional.com

internet & Telephone

The Mesquite Group, Inc.

713 Preston Pl., Grapevine, TX 76051

817-769-4069

877-769-4069 www.themesquitegroup.org

Internet and Telephone

Van Education Center

4801 Riverbend Rd, Suite 203

Boulder, CO 80301

(800) 455-8348 www.vaned.com

Internet: www.adultedschool.com

The Village Family Service Center

1201 25th Street South, Fargo, ND 58106

800-450-4019 www.helpwithmoney.org

telephone, internet

Vintures, LLC

3053 Freeport Blvd. Ste 244 Sacramento, CA 95818

877-305-3836, www.onlinebankruptcyschool.com

Internet

RULE 1007-2: MAILING - LIST OR MATRIX

- (a) **Matrix.** Any list of creditors, schedule of liabilities or list of equity security holders required to be filed pursuant to Fed. R. Bankr. P. 1007 shall be accompanied by a matrix containing the name and address of all creditors and other parties in interest. Each such matrix shall be submitted in proper form compatible with the court's automated case management system (CM/ECF). The two letter state identifier as prescribed by the United States Post Office shall be used with no periods included. Zip codes **MUST** appear on the same line as the city/state.
- (b) **Reliance Upon the Matrix.** The clerk may rely upon the matrix as filed, and any amendments thereto, for purposes of providing notice as required by these Local Bankruptcy Rules and the Federal Rules of Bankruptcy Procedure.
- (c) **Matrix Format.** The matrix must be formatted and addressed as follows. Adherence to this format will greatly reduce the number of noticing errors. Each creditor entry must consist of no more than five total lines.
- Complete address, clearly typed
 - Left justified in a single column down the left edge of the paper
 - Each creditor's address must be single spaced
 - Creditor's city, state and zip code must all appear together on the final line of each creditor's address
 - Do not include account numbers in any part of the address
 - Single space required between each address
 - State must appear in a two letter, capitalized format
 - Each line must contain no more than 40 characters including spaces and punctuation.
- (d) **Examples of Proper Format for Matrix**

MBNA
P O Box 15019
Wilmington, DE 19886-5019

Wells Fargo Financial
5 Gateway Drive
Suite 5000
Columbia, MD 21046

- (e) **Matrix of Twenty Largest Unsecured Creditors.** The list of the twenty largest unsecured creditors filed pursuant to Fed. R. Bankr. P. 1007(d) shall be accompanied by a separate matrix, in proper form, as set forth in subsection (a) above, listing only those unsecured creditors.
- (f) **Certification of Matrix.** Whenever a matrix is required to be submitted pursuant to subsections (a) or (e) of this rule, subsection (b) of Local Bankruptcy Rule 1003-1,

subsection (d) of Local Bankruptcy Rule 1009-1, subsection (c) of Local Bankruptcy Rule 1015-1, subsection (d) of Local Bankruptcy Rule 1019-1 or as otherwise required by the court, the proponent or attorney for the proponent must certify that the matrix contains the names, addresses and zip codes of all creditors and entities which appear in the schedules of liabilities, list of creditors, list of equity security holders, list of twenty largest unsecured creditors or amendments thereto. The certification shall conform substantively to the following:

CERTIFICATION OF MAILING MATRIX

I (we), _____, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioners(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: _____

Attorney for Debtor/Petitioner
(Debtor(s)/Petitioner(s))

- (g) Noncompliance. The failure to comply with the requirements of this rule may subject the case to dismissal.

Comment

This rule requires that matrices be compatible with the court’s automated case management system. The creditor matrix is to be prepared with word processing software or bankruptcy preparation software, in a single column format with a one inch left margin (not centered). Creditors are single spaced with a double space separating one creditor from the next. The city, state and zip code must all be on the last line. The creditor matrix file is saved as an ASCII Text (.txt) file and uploaded to the *System* per the User Manual.

Refer to Local Bankruptcy Rule 9034 - 1 (c) for the addresses of the United States trustee.

Although Fed. R. Bankr. P. 5005(a)(1) requires the clerk to accept papers for filing which are not in proper form, subsection (g) of this local rule makes clear that the court may take appropriate action to enforce this rule.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK**

In re _____,)
[Set forth here all names including married, maiden, and trade)
names used by debtor within last 6 years.])
Debtor) Case No. _____)
Employer's Tax Identification (EIN) No(s)[if any] _____) Chapter _____)
Last four digits of Social Security No(s). [if any] _____)

CERTIFICATION OF MAILING MATRIX

I, (we), _____, the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: _____

Attorney for Debtor/Petitioner
(Debtor(s)/Petitioner(s))

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE
IN FULL OR IN INSTALLMENTS**

The court fee for filing a case under chapter 7 of the Bankruptcy Code is \$299.

If you cannot afford to pay the full fee at the time of filing, you may apply to pay the fee in installments. A form, which is available from the bankruptcy clerk's office, must be completed to make that application. If your application to pay in installments is approved, you will be permitted to file your petition, generally completing payment of the fee over the course of four to six months.

If you cannot afford to pay the fee either in full at the time of filing or in installments, you may request a waiver of the filing fee by completing this application and filing it with the Clerk of Court. A judge will decide whether you have to pay the fee. By law, the judge may waive the fee only if your income is less than 150 percent of the official poverty line applicable to your family size and you are unable to pay the fee in installments. You may obtain information about the poverty guidelines at www.uscourts.gov or in the bankruptcy clerk's office.

Required information. Complete all items in the application, and attach requested schedules. Then sign the application on the last page. If you and your spouse are filing a joint bankruptcy petition, you both must provide information as requested and sign the application.

United States Bankruptcy Court

District of _____

In re: _____
Debtor(s)

Case No. _____
(if known)

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR IN INSTALLMENTS**

Part A. Family Size and Income

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtors(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition.) _____

2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

Total Combined Monthly Income (Line 16 of Schedule I): \$ _____

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter \$0.

\$ _____

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

\$ _____

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___

If yes, explain.

Part B. Monthly Expenses

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

\$ _____

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___

If yes, explain.

Part C. Real and Personal Property

EITHER (1) attach completed copies of Schedule A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand. \$ _____

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution:	Type of Account such as savings, checking, CD:	Amount:
_____	_____	\$ _____
_____	_____	\$ _____

B3B (Official Form 3B) (12/07) -- Cont.

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing.**

Home	Address: _____ _____	Value: \$ _____ Amount owed on mortgages and liens: \$ _____
Other real estate	Address: _____ _____	Value: \$ _____ Amount owed on mortgages and liens: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____ Amount owed: \$ _____
Motor vehicle	Model/Year: _____ _____	Value: \$ _____ Amount owed: \$ _____
Other	Description _____ _____	Value: \$ _____ Amount owed: \$ _____

11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

Name of Person, Business, or Organization that Owes You Money	Amount Owed
_____	\$ _____
_____	\$ _____

Part D. Additional Information.

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? \$ _____
13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? \$ _____
14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? \$ _____
15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules?
Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? \$ _____
16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf?
Yes ___ No ___
If yes, explain.

B3B (Official Form 3B) (12/07) -- Cont.

17. Have you previously filed for bankruptcy relief during the past eight years? Yes ___ No ___

Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)		
_____	_____	_____	Yes ___	No ___	Don't know ___
_____	_____	_____	Yes ___	No ___	Don't know ___

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.

19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Executed on: _____
Date

_____ Signature of Debtor

_____ Date
_____ Signature of Codebtor

DECLARATION AND SIGNATURE OF 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 under 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 the 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.

United State Bankruptcy Court
_____ District of _____

In re: _____
Debtor(s)

Case No. _____

ORDER ON DEBTOR'S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE

Upon consideration of the debtor's "Application for Waiver of the Chapter 7 Filing Fee," the court orders that the application be:

GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

\$ _____ on or before _____

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR'S CHAPTER 7 CASE.

SCHEDULED FOR HEARING.

A hearing to consider the debtor's "Application for Waiver of the Chapter 7 Filing Fee" shall be held on _____ at _____ am/pm at _____.
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR'S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

BY THE COURT:

DATE: _____

United States Bankruptcy Judge

United States Bankruptcy Court

District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to \$_____ in installments.
2. I am unable to pay the filing fee except in installments.
3. Until the filing fee is paid in full, I will not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

4. I propose the following terms for the payment of the Filing Fee.*

\$ _____ Check one With the filing of the petition, or
 On or before _____

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due, my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney Date

Signature of Debtor Date
(In a joint case, both spouses must sign.)

Name of Attorney

Signature of Joint Debtor (if any) Date

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); (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 under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

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 the 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.

United States Bankruptcy Court
_____ District Of _____

In re _____,
Debtor

Case No. _____

Chapter _____

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS

IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:

\$ _____ Check one With the filing of the petition, or
 On or before _____

\$ _____ on or before _____

\$ _____ on or before _____

\$ _____ on or before _____

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

BY THE COURT

Date: _____

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re _____,)
[Set forth here all names including married, maiden, and trade)
names used by debtor within last 8 years.])
Debtor) Case No. _____
Chapter _____
Employer's Tax Identification No(s). [if any] _____
Last four digits of Social Security No(s): _____

For Debtor:

____ Payment advices are attached

____ Payment advices **are not** attached because debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition.

____ Payment advices **are not** attached because debtor:

- ___ receives disability payments
- ___ is unemployed and does not receive unemployment compensation
- ___ receives Social Security payments
- ___ receives a pension
- ___ does not work outside the home
- ___ is self employed
- ___ other, please explain _____

Schedule I, Line 1 Income _____

Occupation as listed on Schedule I _____

For Joint Debtor, if applicable:

____ Payment advices are attached

____ Payment advices **are not** attached because debtor had no income from any employer during the 60 days prior to filing the bankruptcy petition.

____ Payment advices **are not** attached because debtor:

- ___ receives disability payments
- ___ is unemployed and does not receive unemployment compensation
- ___ receives Social Security payments
- ___ receives a pension
- ___ does not work outside the home
- ___ is self employed
- ___ other, please explain _____

Schedule I, Line 1 Income _____

Occupation as listed on Schedule I _____

I declare under penalty of perjury that I have read this Payment Advices Cover Sheet and the attached payment advices, consisting of ____ sheets, and that they are true and correct to the best of my knowledge, information and belief.

Signature of Debtor: _____ Date: _____

Signature of Joint Debtor: : _____ Date: _____