

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF NEW YORK
OFFICE OF THE CLERK
CYNTHIA PLATT - CLERK

ALBANY DIVISION

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Dear Pro Se Litigant:

You recently requested information about filing a bankruptcy petition without an attorney. Enclosed are certain forms and basic information to assist you. Please note that clerk's office staff cannot provide all the necessary forms free of charge, or give legal advice.

Bankruptcy information and forms are on our website: www.nynb.uscourts.gov. Additional bankruptcy information and resources are on the United States Trustee web site: www.usdoj.gov/ust/index.htm.

There were many changes to the Bankruptcy Code effective October 17, 2005 and thereafter. The Bankruptcy Rules, Local Rules, and official forms are regularly updated to conform to changes in the law. The Bankruptcy Court Clerk's Office makes every effort to keep this information current, but you, as a pro se litigant, are responsible for having access to the most recent legal information and forms.

If you have further questions, please call or visit the divisional office closest to you. Our office hours are 9:00 am to 4:00 pm Monday through Friday, except legal holidays.

Sincerely,

The Bankruptcy Court Clerk's Office

Clerk's Office Guidance on the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA), Resources, and Forms

About the Information in this Package of Materials

- The Clerk's Office makes every effort to ensure that information, forms, and links to additional resources are current. However, it is the responsibility of the debtor and/or the debtor's attorney to review the documents and the Code and Rules to ensure that information is accurate and current.
- A limited selection of forms is included in this packet. Please review [Form B 2000](#) (included) "Required Lists, Schedules, Statements, and Fees" and the "List of Typical Forms Required for Filing a Bankruptcy Petition" for more information on required forms.
- The Bankruptcy Court Clerk's Office is prohibited from providing official forms free of charge. Forms are available at no cost on our website: www.nynb.uscourts.gov.
- Links and references to other resources and bankruptcy information providers are to assist you in your efforts. The Bankruptcy Court Clerk's Office does not guarantee that the information available is accurate or current.
- The lists of approved providers for Credit Counseling and Debtor Education are a partial representation of the providers available on the United States Trustee's (UST) website:
- **Credit Counseling Providers:**
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
- **Debtor Education Agencies:**
http://www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm
- Agencies providing counseling and education certificates are fee based services. Call or visit the individual websites for further information on fees and other requirements.
- The financial information needed to complete the B-122 Means Test form is available through links on the UST website:
<http://www.justice.gov/ust/eo/bapcpa/meanstesting.htm>.
- **Missing Forms and Deficiency Notices:** As part of its Quality Control (QC) procedure, the Clerk's Office reviews filings for required documents and signatures. Generally, missing or incomplete documents will require amendment or correction. Instructions may be provided as a Deficiency Notice and/or a Missing Document Deadline Notice. *Do not rely on the Clerk's Office to notice deficient or missing documents. It is the responsibility of the filer to prepare and submit a complete and timely petition and other documents.*

Clerk's Office Guidance on BAPCPA and Other Filing Requirements

- Carefully review Part 5 of the Voluntary Petition "Explain Your Efforts to Receive a Briefing About Credit Counseling". Individual debtors are required to seek Credit Counseling from an approved provider before filing a bankruptcy petition- 11 U.S.C. § 109(h).
- Automatic Dismissal Pursuant to 11 U.S.C. § 521(i)(1): Debtor filing responsibilities are described in [11 U.S.C. § 521](#). Failure to adhere to the proscribed filing deadlines may be grounds for dismissing a bankruptcy case.
- Means Test Form B-122: Individual debtors must file the required form, based on chapter filing. The statistical information is available on the UST website under "[Means Testing](#)". **Note to chapter 7 debtors:** once the form is completed and a determination is made, check either "Yes" OR "No" for Presumption of Abuse.
- Filing Fees for Individuals: Every petition must include payment in full by money order or cashier's check, or, a completed Application to Pay Installments. Chapter 7 individual debtors may apply for a filing fee waiver if income qualified- Official Form B-103B.
- An employed debtor must file copies of all payment advice statements (pay stubs) or other evidence of payment received within 60 days before the date of the filing of the petition, from any employer of the debtor. REDACT (thoroughly black out) any personal information such as a Social Security Number, bank account or routing number, etc. Use local form [O521C "Payment Advice Form"](#) if self-employed, unemployed, or no pay stubs are available.
- DO NOT FILE tax returns, financial statements, deeds, title certificates, or other personal information with your petition. Copies of these and other requested documents are mailed directly to the assigned case trustee. If required to file tax returns or other personal documents with the court, you must redact all personally identifiable information- Federal Rules of Bankruptcy Procedure, [Rule 9037: Privacy Protection for Filings Made with the Court](#).
- The Clerk's Office is not responsible for reviewing documents and redacting personal information. In addition to any needed editing to pay stubs and other financial documents to show just the last four digits of the social security or tax ID number, use only the last four digits of credit account numbers on any schedule or document requiring account numbers. If a birthdate appears, black out all but the year. Children's names should be removed- use initials, if needed.
- Difference between Credit Counseling and Debtor Education Requirements: Debtors are required to have credit counseling from an approved provider prior to filing for bankruptcy. An official Certificate of Credit Counseling is filed with the petition. After filing a petition, and as a prerequisite to obtaining a discharge, an individual debtor must take a course in personal financial management, and file the Debtor Education Certificate. Many approved providers offer both courses and certificates.
- Review the most recent billing statements from creditors, or if necessary, call the creditor for an accurate mailing address. The mailing address for court documents may be

different from the payment address or customer service address. The debtor is responsible for accurate creditor addresses on the mailing matrix. The debtor is required to follow up on any returned mail for a correct address and for re-mailing the returned document.

- If the debtor moves, or a notice to a creditor is returned as undeliverable, file a letter with the Clerk's Office with the new mailing address.
- Reaffirmation Agreements and Pro Se Debtors: Under most circumstances, the court must hold a hearing to determine if a reaffirmation agreement is in the best interest of the debtor. The Clerk will notice the hearing on the debtor and the creditor. The Pro Se debtor must attend the hearing. See 11 U.S.C. § 521(a)(2) and 11 U.S.C. § 524(c), (d), and (f).

Other Filing Information

- Pro Se Debtors: Please include your phone number on your petition so the Clerk's Office can contact you if necessary. Call the Clerk's Office prior to filing to ask any procedural or form related questions.
- Chapter 13 filers: The Northern District of New York uses a standardized form for the chapter 13 plan. Please visit our website for local forms and related Local Rules.
- Loss Mitigation: There is a formal Loss Mitigation Program available in the Northern District of New York. Required forms and related procedures are on the website.

FILING FOR BANKRUPTCY IS NO SMALL MATTER. INDIVIDUALS ARE STRONGLY ADVISED TO SEEK LEGAL COUNSEL. BANKRUPTCY LAW MAY INTERSECT OR OVERLAP WITH TAX LAW, MATRIMONIAL LAW, REAL PROPERTY LAW, ETC. LEGAL REPRESENTATION MAY HELP AVOID PROBLEMS AND ADDITIONAL EXPENSES IN THE FUTURE.

LIST OF TYPICAL FORMS REQUIRED FOR FILING AN INDIVIDUAL BANKRUPTCY PETITION

This information is **not** legal advice. It is a guideline to assist you in preparing a complete bankruptcy petition filing. Information is available on the Court website: www.nynb.uscourts.gov.

This list is not all inclusive. You may need additional or different forms, depending on your circumstances.

As a Pro Se litigant, you are responsible for:

- Understanding the Bankruptcy Code and Rules, and the Local Rules of Bankruptcy Procedure,
- Using the most recent forms,
- Paying fees as required;
- Obeying orders of the court.

Due to the complexities of bankruptcy law you are strongly urged to seek advice from a licensed attorney.

- Review Form B2000- **Required Lists Schedules Statements and Fees** for the forms required under each chapter of the Bankruptcy Code
- [Link to forms](#)

In addition, the following forms are required:

- Mailing Matrix of Creditors
- Matrix Certification (Local Form FLR1007)
- Payment Advice Form (Local Form O521C)
- Additional [Chapter 13 forms](#) and [Loss Mitigation Forms](#) are on our website.

Please note that the Trustee assigned to your case may request additional information and documents as part of his case review.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy, and**
- **Your debts are primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11 — Reorganization
- Chapter 12 — Voluntary repayment plan for family farmers or fishermen
- Chapter 13 — Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

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, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Fill in this information to identify your case:

United States Bankruptcy Court for the:

_____ District of _____
State

Case number (if known): _____

Official Form 121

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your case.

Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You

For Debtor 1:

For Debtor 2 (Only If Spouse Is Filing):

1. Your name

First name

Middle name

Last name

First name

Middle name

Last name

Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security Numbers you have used

____ - ____ - ____ - ____
____ - ____ - ____ - ____

You do not have a Social Security number.

____ - ____ - ____ - ____
____ - ____ - ____ - ____

You do not have a Social Security number.

3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used

9 ____ - ____ - ____ - ____

9 ____ - ____ - ____ - ____

You do not have an ITIN.

9 ____ - ____ - ____ - ____

9 ____ - ____ - ____ - ____

You do not have an ITIN.

Part 3: Sign Below

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

x _____
Signature of Debtor 1

Date _____
MM / DD / YYYY

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

x _____
Signature of Debtor 2

Date _____
MM / DD / YYYY



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

To: Bankruptcy Practitioners and *Pro Se* Debtors

From: William K. Harrington, United States Trustee for Region 2

Re: Debtor Identification Program - 11 U.S.C. § 521(h) and Fed. R. Bankr. P. 4002 (b)(1)

**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.

Fee Schedule for the United States Bankruptcy Court (EFFECTIVE 12/01/2016)

Chapter	Filing Fee	Split/Sever	Reopen	Conv to Ch 7	Conv to Ch 11
7	\$ 335.00	\$ 335.00	\$ 260.00	—	\$ 922.00
12	\$ 275.00	\$ 275.00	\$ 200.00	\$ 60.00	NO FEE
13	\$ 310.00	\$ 310.00	\$ 235.00	\$ 25.00	\$ 932.00
11	\$1717.00	\$1717.00	\$1167.00	\$ 15.00	—
9 or 15	\$1717.00	\$1213.00	\$1167.00	\$ 15.00*	n/a

*Ch 9 Only

Other Filing Fees

Amend Schedules D, E, F, Matrix, List of Creditors	\$ 31.00 new
Motion to Lift Stay (362) or Abandonment	\$ 181.00 new
Adversary Filing Fee (no fee to reopen)	\$ 350.00
Notice of Appeal	\$ 5.00
Appeal/Cross Appeal	\$ 293.00
Direct Appeal/Direct Cross Appeal (in addition to \$298.00 for Notice and Appeal)	\$ 207.00
File a Misc. Document or Register a Foreign Judgment	\$ 47.00 new
Withdrawal of the Reference	\$ 181.00 new
Transfer of Claim Filing Fee	\$ 25.00
Sale Motion Free & Clear 11 USC § 363(f)	\$ 181.00 new
Motion to Redact (Fed. R. of Bankr. P. 9037)	\$ 25.00 *

*NO fee to reopen case if motion for redaction only.

Service Fees

NSF Charge for ANY form of Pmt Returned or Denied	\$ 53.00
Record Retrieval from Federal Records Center	\$ 64.00 (1 st box) \$39.00 ea. Add'l box
SmartScan Electronic Record Retrieval- 100 page limit	\$19.90 Plus \$.65 per page
Search of Records (per name or item searched)	\$ 31.00 new
Microfilm or Microfiche Duplication	\$ 5.00
Reproduction of Audio Recording (tape or CD)	\$ 31.00 new
Photocopies produced via public terminal (per page)	\$ 00.10
Photocopy requests by mail or phone (per page)	\$ 00.50
Document Certification (plus copy charge)	\$ 11.00
Document Exemplification (plus copy charge)	\$ 21.00
Pro Hac Vice Registration (payable to Dsct Court Clerk)	\$100.00
Transcript of Hearing (typed)	
Turnaround Time (in days)	30 14 7 Daily
Cost per Page	\$ 3.65 \$ 4.25 \$ 4.85 \$ 6.05

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 103A or 103B and Fed.R.Bankr.P. 1006(b), (c).
- Administrative fee of \$75 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 for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201); **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 2010), 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 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement About Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 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 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122A). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of assets and liabilities** (Official Forms 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b),(c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Your Income and Your Expenses** (Schedules I and J of Official Form 106). If the debtor is an individual, Schedules I and J of Official Form 106 must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of financial affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 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 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Statement of Intention for Individuals Filing Under Chapter 7** (Official Form 108). 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 2030). Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. Required if the debtor is an individual, unless the course provider has notified the court that the debtor has completed the course. Must be filed within 60 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 \$1,167.** 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 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$550.** 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). As authorized by 28 U.S.C. § 1930(a)(7), the quarterly fee is paid to the clerk of court in chapter 11 cases in Alabama and North Carolina.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201); **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 2010), 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 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement About Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 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 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122B). Required if the debtor is an individual. Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders** (Official Form 104) or **Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders** (Official Form 204). 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 with the petition or within 14 days, unless the court orders otherwise. Fed.R.Bankr.P. 1007(a)(3).
- Schedules of Assets and Liabilities** (Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** If the debtor is an individual, Schedules I and J of Official Form 106 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 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 14 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 2030), if applicable. Required if the debtor is represented by an attorney. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. Required if the debtor is an individual and § 1141(d)(3) applies, unless the course provider has notified the court that the debtor has completed the course. 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 \$155,675*. 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).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$75.** If the debtor is an individual and the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101) or **Voluntary Petition for Non-Individuals Filing for Bankruptcy** (Official Form 201). **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 2010), 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 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(b)(2).
- Statement of Your Social Security Numbers** (Official Form 121). Required if the debtor is an individual. Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 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 2800). 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 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106 or 206). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures.** If the debtor is an individual, Schedule I and J of Official Form 106 must be used for this purpose. Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107 or 207). Must be filed with the petition or within 14 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 14 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 2030), if applicable. Must be filed within 14 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 \$155,675*. 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).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 103A and Fed.R.Bankr.P. 1006(b).
- Administrative fee of \$75.** If the court grants the debtor's request, this fee is payable in installments.
- Voluntary Petition for Individuals Filing for Bankruptcy** (Official Form 101). **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 2010), 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 101 contains spaces for the certification.
- Bankruptcy Petition Preparer's Notice, Declaration, and Signature** (Official Form 119). 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 121). Must be submitted WITH the petition. Fed.R.Bankr.P. 1007(f).
- Credit Counseling Requirement** (Official Form 101); **Certificate of Credit Counseling and Debt Repayment Plan**, if applicable; **Section 109(h)(3) certification or § 109(h)(4) request**, if applicable. If applicable, the Certificate of Credit Counseling and Debt Repayment Plan must be filed with the petition or within 14 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 2800). Required if a "bankruptcy petition preparer" prepares the petition. Must be submitted WITH the petition. 11 U.S.C. § 110(h)(2).
- Statement of Your Current Monthly Income** (Official Form 122C). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007.
- Schedules of Assets and Liabilities** (Official Form 106). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedule of Executory Contracts and Unexpired Leases** (Schedule G of Official Form 106). Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Schedules of Current Income and Expenditures** (Schedules I and J of Official Form 106). Must be filed with the petition or within 14 days. 11 U.S.C. § 521(1) and Fed.R.Bankr.P. 1007(b), (c).
- Statement of Financial Affairs** (Official Form 107). Must be filed with the petition or within 14 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 14 days. Fed.R.Bankr.P. 1007(b), (c).
- Chapter 13 Plan.** Must be filed with the petition or within 14 days. Fed.R.Bankr.P. 3015.
- Statement disclosing compensation paid or to be paid to the attorney** for the debtor (Director's Form 2030), if applicable. Must be filed within 14 days or any other date set by the court. 11 U.S.C. § 329 and Fed.R.Bankr.P. 2016(b).
- Certification About a Financial Management Course** (Official Form 423), if applicable. 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), unless the course provider has notified the court that the debtor has completed the course. 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 \$155,675*. 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).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

United States Trustee Program: Approved Credit Counseling Agencies for the Northern District of NY

\$0\$ BK Class Inc.

2711 E. Melrose St. Gilbert, AZ 85297

877-376-7122

Internet: www.myonlinebankruptcyclclass.com

A 123 Credit Counselors, Inc.

6161 Blue Lagoon Dr Suite 255A

Miami, FL 33126

Internet/Telephone: www.a123cc.org / 888-412-2123

Abacus Credit Counseling

17337 Ventura Blvd Suite 226

Encino, CA 91316

Internet/Phone: www.abacuscc.org 800 516 3834

Advantage Credit Counseling Service, Inc.

2403 Sidney Street, Suite 400

Pittsburgh, PA 15203

Internet/Phone: www.advantageccs.org 866-409-2227

In Person & Telephone

Affinity Federal Credit Union

73 Mountain View Blvd.

Basking Ridge, NJ 07920

Telephone: 800 325 0808

Community Credit Counselors, Inc.

101 N. Lynnhaven Road, Suite 303

Virginia Beach, VA 23452-7523

Phone/Internet: 800-531-5124; www.bankruptcyinfo.org

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Parkway West Seneca, NY 14224

Phone/Internet: 800-926-9685, www.cccsbuff.org

Consumer Credit Counseling Svc of Rochester Inc

1000 University Ave Suite 900

Rochester, NY 14607

Phone/Internet: 888-724-2227, www.cccsofrochester.org

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

Phone/Internet: 800-642-2227, www.cccs-inc.org

Advisory Credit Management Inc.

3511 W Commercial Blvd Suite 404

Tamarac, FL 33309

Internet: www.advisorycreditmanagement.org

Telephone: 800 786 3940

Allen Credit & Debt Counseling Agency

20003 387th Ave Woolsey, SD 57384

Phone/Internet: 888 415 8173, www.acdcas.com

Alliance Credit Counseling, Inc.

15720 John J. Delaney Suite 575

Charlotte, NC 28277

Telephone/Internet 888-594-9596 www.knowdebt.org

Black Hills Children's Ranch, Inc.

1644 Concourse Drive Rapid City, SD 57703

800-888-1596; www.pioneercredit.com

Internet & Telephone

Consumer Credit Counseling Service of San Francisco

595 Market St. Ste 1500 , San Francisco, CA 94105

Phone/Internet: 800-777-7526, www.cccsf.org

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

Consumer Credit Management Services, Inc.

315 NE 2nd Ave Delray Beach, FL 33444

Phone/Internet: 800-568-4545 www.debt-mgt.org

Consumer Education Services, Inc.

3700 Barrett Dr Raleigh, NC 27609

Internet/Phone: www.cesidebtsolutions.org

877-829-8677

Credit Advisors Foundation

1818 South 72nd Street, Omaha, NE 68124

Internet/Phone: www.yourbankruptcypartner.com

800-625-7725

Cricket Debt Counseling

219 SW Stark St Ste 200 Portland, OR 97204
Internet/Phone: www.cricketdebt.com 866-719-0400

Debt Counseling Corp.

3033 Express Dr N. Hauppauge, NY 11749
Phone: 888-354-6332
Internet: www.debtcounselingcorp.org

Forbes & Newhard Credit Solutions, Inc.

7505 Tiffany Springs Pkwy, Ste 520
Kansas City, MO 64153
Telephone: 816-582-4322

Garden State Consumer Credit Counseling, Inc.

(dba Novadebt) 225 Willowbrook, Freehold, NJ 07728
Internet/Phone: www.novadebt.org 800-992-4557

GreenPath, Inc.

36500 Corporate Dr. Farmington Hills, MI 48331-3429
Phone/Internet: 800-630-6718, www.greenpathbk.com

SafeGuard Credit Counseling Services, Inc

112 Parkway Dr. S, Hauppauge, NY 11788
Phone/Internet: 800-673-6993 www.safeguardcredit.org

Springboard Nonprofit Consumer Credit Mgmnt Inc.

4351 Latham Street, Riverside, CA 92501
Phone/Internet: 888-425-3453, www.bkhelp.org

The Mesquite Group, Inc.

600 Six Flags Dr Ste 400 Arlington, TX 76011
Phone/Internet 877-769-4069
www.themesquitegroup.org

Debt Education and Certification Foundation

114 Goliad St., Benbrook, TX 76126
Phone/Internet: 866-859-7323 www.bkcert.com

InCharge Debt Solutions

5750 Major Blvd Ste 300 Orlando, FL 32819
Internet: www.personalfinanceeducation.com

Money Management International Inc.

14141 SouthWest Fwy, Ste 1000
Sugarland TX 77478
Internet: www.moneymanagement.org
Phone: (877) 964-2227

United States Trustee Program Approved Providers: Personal Financial Management Instructional Courses (Debtor Ed) For the Northern District of NY

123 Debtor.com, LLC

1913 Praslin Street, Eugene, OR 97402
Phone/Internet: 866-676-1364, www.123Debtor.com

50-30-20 MoneyPlan

7651 W. August Moon Pl., Tucson, AZ 85743
Internet/Phone: www.50-30-20.com 888-450-3020

A1 Education, LLC dba Affordable Bankruptcy Courses

3511 W Commercial Blvd. Ste 401 Tamarac, FL 33309
Internet/Phone: www.debtoresnow.com 888 268 7064

247 Bankruptcy Class, Inc.

6161 Blue Lagoon Dr Ste 255B Miami, FL 33126
Internet/Phone: www.a247class.com 866-412-7247

A Better Financial Education, Inc.

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

Academy of Financial Literacy

2105 E. Oakland St, Chandler, AZ 85225
877-833-2867, www.academyoffinancialliteracy.com

Advantage Credit Counseling Service, Inc.

2403 Sidney Street Ste 400 Pittsburgh, PA 15203
Internet www.advantageccs.org

Allen Credit & Debt Counseling Agency

20003 387th Ave, Woolsey, SD 57384
888-415-8173 www.acdcas.com

Consumer Credit Counseling Svc of Rochester, Inc.

1000 University Ave, ste 900 Rochester, NY 14607
888-724-2227 www.cccsofrochester.org

Consumer Credit Counseling Service of San Francisco

595 Market St, Ste 1500, San Francisco, CA 94108
800-777-7526, www.cccssf.org

Consumer Education and Training Services

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

Consumer Financial Education Foundation of America, Inc.

2 No 20th St., Suite 1030, Birmingham, AL 35203
866-684-8171, www.cfefa.org

Dalton Education, LLC

5400 Laurel Sprngs Pkwy, Suwanee, GA 30024
877-426-2373, www.dalton-education.com

Alliance Credit Counseling, Inc.

15720 John J Delaney, Ste 575
Charlotte, NC 28277
(888) 594-9596 www.knowdebt.org

American Bureau of Credit Services, Inc.

3511 W Commercial Blvd, ste 401 Tamarac, FL 33309
800-701-0437 www.americanbureauofcredit.com

Arbor Investments

1850 South 72nd Street, Omaha, NE 68124
800-625-7725 www.yourbankruptcypartner.com

BK Education Services

12728 W. Mardia Street, Boise, ID 83709
800-871-3162 www.BKEducation.com

Black Hills Children's Ranch, Inc.

1644 Concourse Drive, Rapid City, SD 57703
800-888-1596, www.pioneercredit.com

Consumer Credit Counseling Service of Buffalo, Inc.

40 Gardenville Pkwy, Ste 300, West Seneca, NY 14224
800-926-9685, www.cccsbuff.org

Consumer Credit Counseling Service of Maryland & Delaware, Inc.

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

Consumer Credit Cnslng Svc of Orange Cty, Inc.

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

Dave Ramsey's Debtor Education, LLC

1749 Mallory Lane, Brentwood, TN 37027
800-480-5902, daveramsey.com/bankruptcy

Debt Education and Certification Foundation

114 Goliad St. Benbrook, TX 76126
866-859-7323, www.bkcert.com

DebtorWise Foundation

1100 University Ave Ste 211 Rochester, NY 14607
www.debtorwise.org 800-870-2222

Debt Reduction Services, Inc.

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

Financial Strategies Mortgage, Inc.

695 Pro-Med Lane, Carmel, IN 46032
www.bkcourse.com 877-252-6877

Garden State Consumer Credit Counseling, Inc.

225 Willowbrook Road, Freehold, NJ 07728

www.novadebt.org 877-892-4557

GreenPath, Inc.

36500 Corporate Dr Farmington Hills, MI 48331-3429

800-630-6718, www.greenpath.com

Hananwill Financial Education Services

115 N Cross St, Robinson, IL 62454

(866) 544-5557 www.hananwill.com

Parkland College

2400 W. Bradley Ave. Champaign, IL 61821

Phone: 271-351-2200, www.Parkland.edu/bai

Sage Personal Finance

4043 Contera Road, Encino, CA 91436

800-516-2759, www.sagepf.com

Solid Start Financial Education Services, LLC

10121 SE Sunnyside Rd, Suite 300

Clackamas, OR 97015

www.solidstartfinancial.com

Springboard Nonprofit Consumer Credit Mngmt. Inc

4351 Latham Street, Riverside, CA 92501

888-425-3453, www.bkhelp.org

Hummingbird Credit Counseling and Education, Inc.

3737 Glenwood Ave., St. 100 Raleigh, NC 27612

800-645-4959, www.hbcce.org

InCharge Debt Solutions

5750 Jajor Blvd, Suite 300, Orlando, FL 32819

877-267-0604, www.personalfinancialeducation.com

Money Management International, Inc.

14141 Southwest Fwy Ste 1000, Sugarland, TX 77096

877-964-2227, www.moneymanagement.org

Stand Sure Information Services, Inc.

406 5th St. N, Ste 1 Onconta, AL 35121

(877) 750-0851 www.standsuretoday.com

Start Fresh Today Instructional, LLC

3511 W Commercial Blvd Ste 401 Tamarac, FL 33309

800-435-9138, www.startfreshtodayinstructional.com

The Mesquite Group, Inc.

600 Six Flags Dr. Ste 400 Arlington, TX 76011

877-769-4069 www.themesquitegroup.org

Van Education Center

5345 Arapahoe Ave Ste 7, Boulder, CO 80303

Internet: www.adultedschool.com

RULE 1007-2 MAILING MATRIX

- (a) **Matrix.** When a list of creditors or list of equity security holders is required to be filed pursuant to [Fed. R. Bankr. P. 1007](#), it shall be accompanied by a matrix containing the name and address of all creditors and other parties in interest. In addition, the list of the twenty (20) largest unsecured creditors filed pursuant to [Fed. R. Bankr. P. 1007\(d\)](#) shall be accompanied by a separate matrix. Each matrix shall be submitted in proper form, as described in paragraph (c) and (d) of this Rule.
- (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 mailing matrix must be formatted as follows:
- (1) The matrix must be compatible with CM/ECF and must be formatted as a text file (*.txt) in ASCII format;
 - (2) The matrix must be typed in at least a 12-point font;
 - (3) The entries must appear in a column (left, center or right justified) with a one (1) inch margin;
 - (4) Entries should be in both uppercase and lowercase letters;
 - (5) Each creditor entry must consist of no more than five (5) single-spaced lines;
 - (6) Each line must contain no more than forty (40) characters, including spaces and punctuation;
 - (7) Each creditor's city, state, and zip code must all appear together on the final line;
 - (8) The two (2) letter state identifier as prescribed by the United States Post Office shall be used in an address with no periods included;
 - (9) If required under the Bankruptcy Code or Federal Rules of Bankruptcy Procedure, any attention lines or account numbers should be typed on the second line of the creditor's entry, and not on the last line. Account numbers should be in redacted format, identifying the last four (4) digits only; and
 - (10) There must be a double space between each creditor entry.
- (d) **Additional Copy of Mailing Matrix Required.** In addition to the matrix filed in accordance with paragraph (c) above, a .pdf version of the matrix must be filed as either an attachment to the petition or as a stand-alone document.

- (e) **Matrix Certification.** Whenever a matrix is required to be submitted pursuant to paragraph (a) of this Rule, paragraph (b) of LBR 1003-1, paragraph (d) of LBR 1009-1, paragraph (c) of LBR 1015-1, paragraph (c) of LBR 1019-1, or as otherwise required by the Court, the proponent or proponent's attorney must certify that the matrix contains the name, address, and zip code of all creditors and entities that appear in the list of creditors, list of equity security holders, list of twenty (20) largest unsecured creditors, or amendments thereto. The certification shall conform substantially 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, zip codes and, if required, account numbers, in redacted form, of all persons and entities, as they appear on the list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated:

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

- (f) **Matrix Certification in an Involuntary Case.** Whenever a matrix is required to be submitted in an involuntary case the proponent or proponent's attorney must certify that the matrix contains the name and address, of all petitioning creditors, their attorneys and any other parties in interest known to the petitioning creditors or their attorneys. The certification shall conform substantially to the following:

CERTIFICATION OF MAILING MATRIX IN AN INVOLUNTARY CASE

I (we), _____, the attorney for the petitioning creditors hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names and addresses, zip codes and, if required, account numbers, in redacted form, of all persons and entities, as they appear on the list of creditors/list of equity security holders, or any amendment thereto filed herewith of the petitioning creditors, any attorneys for petitioning creditors and any other parties in interest known to the petitioning creditors or their attorney.

Dated:

Attorney for Petitioning Creditors

- (g) **Noncompliance.** The failure to comply with the requirements of this Rule and the Federal Rules of Bankruptcy Procedure may subject the case to dismissal.

Comment

An example of an entry that complies with this Rule appears below.

XYZ, Inc. Acct. No. XXX-XXX-1234 ATTN: 567 Avenue A Albany, NY 12207
--

**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.)
Last four digits of Social Security No(s): _____) Chapter)
Employer Tax Identification (EIN) 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 zip codes and, if required, account numbers in redacted form, 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)

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

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

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(if known)

Check if this is an amended filing

Official Form 103B

Application to Have the Chapter 7 Filing Fee Waived

12/15

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

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on *Schedule J: Your Expenses* (Official Form 106J).

Check all that apply:

- You
- Your spouse
- Your dependents

_____ How many dependents?

_____ Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

Your family's average monthly net income

That person's average monthly net income (take-home pay)

You \$ _____

Your spouse ... + \$ _____

Subtotal..... \$ _____

– \$ _____

Total..... \$ _____

3. Do you receive non-cash governmental assistance?

- No
- Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
- Yes. Explain.

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

Part 2: Tell the Court About Your Monthly Expenses

6. Estimate your average monthly expenses.

Include amounts paid by any government assistance that you reported on line 2. \$

If you have already filled out Schedule J, Your Expenses, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1?

- No
Yes. Identify who.....

Empty box for identifying family members.

8. Does anyone other than you regularly pay any of these expenses?

- No
Yes. How much do you regularly receive as contributions? \$ monthly

If you have already filled out Schedule I: Your Income, copy the total from line 11.

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?

- No
Yes. Explain.....

Empty box for explaining expense changes.

Part 3: Tell the Court About Your Property

If you have already filled out Schedule A/B: Property (Official Form 106A/B) attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$

11. Bank accounts and other deposits of money?

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Table with columns: Institution name, Amount. Rows for Checking account, Savings account, and two Other financial accounts.

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Form for home details: Number, Street, City, State, ZIP Code, Current value, Amount you owe on mortgage and liens.

13. Other real estate?

Form for other real estate: Number, Street, City, State, ZIP Code, Current value, Amount you owe on mortgage and liens.

14. The vehicles you own?

Examples: Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Form for vehicle details: Make, Model, Year, Mileage, Current value, Amount you owe on liens (two entries).

15. Other assets?

Describe the other assets:

Do not include household items and clothing.

[Empty box for describing other assets]

Current value: \$

Amount you owe on liens: \$

16. Money or property due you?

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers' compensation, personal injury recovery

Who owes you the money or property?

Two lines for listing who owes money or property

How much is owed?

Two lines for amount owed (\$)

Do you believe you will likely receive payment in the next 180 days?

- No
Yes. Explain:

[Empty box for explaining 'Yes' response]

Part 4: Answer These Additional Questions

17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?

- No
Yes. Whom did you pay? Check all that apply:
An attorney
A bankruptcy petition preparer, paralegal, or typing service
Someone else

How much did you pay?

\$

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?

- No
Yes. Whom do you expect to pay? Check all that apply:
An attorney
A bankruptcy petition preparer, paralegal, or typing service
Someone else

How much do you expect to pay?

\$

19. Has anyone paid someone on your behalf for services for this case?

- No
Yes. Who was paid on your behalf? Check all that apply:
An attorney
A bankruptcy petition preparer, paralegal, or typing service
Someone else
Who paid? Check all that apply:
Parent
Brother or sister
Friend
Pastor or clergy
Someone else

How much did someone else pay?

\$

20. Have you filed for bankruptcy within the last 8 years?

- No
Yes. District When Case number
District When Case number
District When Case number

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

Signature of Debtor 1 Signature of Debtor 2

Date MM / DD / YYYY Date MM / DD / YYYY

Fill in this information to identify the case:

Debtor 1 _____
First Name Middle Name Last Name

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

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(if known)

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B), the court orders that the application is:

Granted. However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

Denied. The debtor must pay the filing fee according to the following terms:

<u>You must pay...</u>	<u>On or before this date...</u>
\$ _____	_____/_____/_____ Month / day / year
\$ _____	_____/_____/_____ Month / day / year
\$ _____	_____/_____/_____ Month / day / year
+ \$ _____	_____/_____/_____ Month / day / year
Total	<input type="text"/>

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

Scheduled for hearing.

A hearing to consider the debtor's application will be held

on _____ at _____ AM / PM at _____.
Month / day / year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

Month / day / year

By the court: _____
United States Bankruptcy Judge

Fill in this information to identify your case:

Debtor 1 _____
First Name Middle Name Last Name

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

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(If known)

Check if this is an amended filing

Official Form 103A

Application for Individuals to Pay the Filing Fee in Installments

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?
- Chapter 7
 - Chapter 11
 - Chapter 12
 - Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

You must propose to pay the entire fee no later than 120 days after you file this bankruptcy case. If the court approves your application, the court will set your final payment timetable.

You propose to pay...

\$ _____	<input type="checkbox"/> With the filing of the petition
\$ _____	<input type="checkbox"/> On or before this date..... MM / DD / YYYY
\$ _____	On or before this date..... MM / DD / YYYY
\$ _____	On or before this date..... MM / DD / YYYY
+ \$ _____	On or before this date..... MM / DD / YYYY

Total \$ _____ ◀ Your total must equal the entire fee for the chapter you checked in line 1.

Part 2: Sign Below

By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:

- You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.
- You must pay the entire fee no later than 120 days after you first file for bankruptcy, unless the court later extends your deadline. Your debts will not be discharged until your entire fee is paid.
- If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceedings may be affected.

x _____
Signature of Debtor 1

x _____
Signature of Debtor 2

x _____
Your attorney's name and signature, if you used one

Date _____
MM / DD / YYYY

Date _____
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify the case:

Debtor 1 _____
First Name Middle Name Last Name

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

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(If known)

Chapter filing under:
 Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Order Approving Payment of Filing Fee in Installments

After considering the *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A), the court orders that:

The debtor(s) may pay the filing fee in installments on the terms proposed in the application.

The debtor(s) must pay the filing fee according to the following terms:

<u>You must pay...</u>	<u>On or before this date...</u>
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
+ \$ _____	_____ Month / day / year
Total	
\$ _____	

Until the filing fee is paid in full, the debtor(s) must not make any additional payment or transfer any additional property to an attorney or to anyone else for services in connection with this case.

Month / day / year

By the court: _____
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, Part 2, Number 2 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, Part 2, Number 2 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: _____