

BANKRUPTCY INFORMATION WORKSHEET - Chapter 7 or Chapter 13

Don't be fooled. **This may look like a lot of work; but, IT'S NOT!** You'll fill in a few blanks, skip a lot of pages, attach information and sign the last 4 pages. Many people complete this in about 30 minutes to an hour.

Is becoming Debt Free and ending all creditor harassment worth and hour of your time?

We are Bankruptcy Preparers (Typists), not attorneys, and we type your case for you to file with the clerk. This valuable Bankruptcy Information Worksheet will help you whether you use our service or not. The offering of this content is not to be construed as legal advice. **LET'S GET STARTED:**

[If this is a joint bankruptcy, the Husband's name should be listed first.]

Full Name: _____ Marital Status: _____ Age: _____

Soc. Sec. # _____ - _____ - _____ Phone: (____) _____

Any other names you've been known by in the last eight years: _____

Address _____ City _____ State _____

Zip: _____ County _____

Check correct information: Married ___ or Single __. Filing: by yourself ___ or, jointly ___

If you're filing with your spouse and your spouse doesn't live at the same address as shown above, check here: _____ and list spouse's address here: _____

Have you filed for bankruptcy in the last 8 years? If so, where: _____

Date of Discharge: _____ If filing Jointly, Has your spouse filed bankruptcy in the last 8 years? If so, where: _____ Date of Discharge: _____

If filing with your spouse: Spouse's Name : _____ Age _____

S.S.# _____ - _____ - _____ Spouse's phone number if different? _____

Any other name your spouse has been known by in the last eight years: _____

PERSONAL PROPERTY VALUES WORKSHEET: (Give a description of the property, including the name of Financial Institution & Acct. No. if it is a Bank, Credit Union or other Financial Institution & tell if owned by Husband, Wife, Joint (both Husband & Wife.) , or, jointly with a 3rd party - Give the party's name.). Some of our clients have told us they assigned values to their personal property based upon what they think it would bring at a garage sale or other distressed sale condition and they had very little trouble in staying under the their allowable exemptions. Use whatever method you choose to conservatively value your personal property. But, Please don't ask us to advise you how to establish your market values as the law doesn't allow us to give you such advice!

A. REAL ESTATE: address or legal description: _____

Total amount owed: \$ _____ Market value: \$ _____

1. CASH ON HAND: _____

2. DEPOSITS IN FINANCIAL INSTITUTIONS (Example: Bank of America: Checking Acct. #432281, \$12.00 balance and Savings Acct. #0011385 with \$10.00 balance.) _____

3. SECURITY DEPOSITS: _____

4. HOUSEHOLD FURNISHINGS: (Ex. L/R Couch, Chair, TV & VCR - Joint - \$200.00 Mkt. Value: **If this is an individual bankruptcy and your spouse owns all the furniture, then, there is none for you to list.**

Living room: _____

Dining room: _____, Kitchen: _____

Bedroom #1: _____, Den: _____

Bedroom #2: _____, Other: _____

Bedroom #3: _____, Other: _____

Bedroom #4: _____, Other: _____

5. BOOKS, PICTURES & ART OBJECTS: _____

6. WEARING APPAREL - CLOTHES: _____

7. JEWELRY OR FURS: _____

8. FIREARMS, OTHER SPORTS OR HOBBY EQUIPMENT: _____

9. INTEREST IN INSURANCE POLICIES WITH A CASH VALUE: (Give Policy Number & Cash Surrender or Loan Value. _____

10. ANNUITIES: _____

11. INTEREST IN AN EDUCATION IRA OR A QUALIFIED STATE TUITION PLAN. IF YES, _EXPLAIN _____

12. PENSION & PROFIT SHARING PLANS: _____

13. STOCK & INTEREST IN ANY BUSINESS: _____

14. INTEREST IN ANY PARTNERSHIPS: _____

15. GOVERNMENT & CORPORATE BONDS: _____

16. ACCOUNTS RECEIVABLE (Collectable debts owed to you): _____

17. FAMILY SUPPORT TO WHICH YOU'RE ENTITLED SUCH AS ALIMONY or CHILD SUPPORT:

18. OTHER LIQUIDATED DEBTS OWED TO YOU, (Tax refunds): _____

19. EQUITABLE OR FUTURE INTEREST IN LIFE ESTATES:

20. INTEREST IN THE ESTATE OF A DECEDENT, DEATH BENEFIT PLAN OR TRUST: _____

21. OTHER CONTINGENT AND UNLIQUIDATED CLAIMS:

22. PATENTS, COPYRIGHTS INTELLECTUAL PROPERTIES: _____

23. LICENSES, FRANCHISES AND OTHER INTANGIBLES: _____

24. CUSTOMER LISTS & OTHER COMPILATIONS CONTAINING PERSONAL INFO. PROVIDED TO THE DEBTOR BY INDIVIDUALS IN CONNECTION WITH OBTAINING A PRODUCT OR SERVICE FROM THE DEBTOR PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES:

25. AUTOMOBILES, TRUCKS, TRAILERS & OTHER VEHICLES: _____

26. BOATS, MOTORS & ACCESSORIES: _____

27. AIRCRAFT & ACCESSORIES: _____

28. OFFICE EQUIPMENT & SUPPLIES: _____

29. MACHINERY, FIXTURES, EQUIPMENT AND SUPPLIES: _____

30. INVENTORY: _____

31. LIVESTOCK, POULTRY & OTHER ANIMALS: _____

32. CROPS: _____

33. FARMING EQUIPMENT & IMPLEMENTS: _____

34. FARM SUPPLIES: _____

35. OTHER PERSONAL PROPERTY (If not already covered above): _____

RENTERS: Do you rent, if so, are you month to month rent? YES ___ or NO ___ I have a lease that will end: _____. I do want to keep my lease _____ and stay here; or, No, I want to break my lease and move out _____. Landlord's Name: _____

Address: _____

HOMEOWNERS: Is there a Mortgage on your home? YES____ or NO____. If Yes,
Do you want to keep your home? YES____ or NO____.

Mortgage Co. Name:_____ Acct. No._____
Address _____ Balance owed on Mortgage: \$_____.
Amt of Mo. Pymt. \$_____. If you're not current, how far behind are you? ((Give dollar
amt. you were last notified of being due and any details such as in foreclosure or threatening
foreclosure.) _____

Is there a 2nd Mortgage on your home? YES____ or NO____. If Yes, Do you want to
keep your home? YES____ or NO____.

Mortgage Co. Name:_____ Acct.No._____
Address _____ Balance owed on Mortgage: \$_____.
Amt of Mo. Pymt. \$_____. If you're not current, how far behind are you? _____

For your actual debts to be discharged (wiped out) in a bankruptcy - you need have them listed in your
case file. The easiest thing for you to do is order a hard copy of your credit report from a credit
bureau like Equifax, Experian or Trans Union. If you haven't gotten a free one in the past 12 months,
You Can Get A FREE COPY of your credit report, try www.ANNUALCREDITREPORT.COM You
may actually order one from each of the 3 major reporting agencies but you probably only need your
Experian or Equifax Report - they usually cover everything. If you order more than one report make
one your main report and just send us the pages from the other reports that have something different
to list and circle ALL the items on those pages you want us to list. Anything that is closed, and paid
out with a zero balance is a good reference and you don't need to list it. However, if it has a \$0.00
balance because it was charged off, **You want to report it!** If you have a secured debt like a car,
you'll need to tell us if you plan to **REAFFIRM** the debt and keep making the payments so you can
keep the car or if you plan to **SURRENDER** the vehicle and not make any further payments.

Remember, you have to give us correct info. for us to properly prepare your bankruptcy!

Do you have any dependents? If so, state their names below:

Name:_____	Age:_____	Relationship:_____
Name:_____	Age:_____	Relationship:_____
Name:_____	Age:_____	Relationship:_____
Name:_____	Age:_____	Relationship:_____

EMPLOYMENT & INCOME INFORMATION:

INCOME TEST INFO. (VERY IMPORTANT - YOU MUST LIST THIS INFO.!)

You must list your actual GROSS income received for the past 6 months, by month, ending the last day of the last FULL month before your filing!

Yours

Month	Actual Income Rec'd
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Yours

Employer: _____
Address: _____
Cy, St, Zip: _____
Job Title: _____
How long on Job: _____

Your Spouse's, If you're married and residing at the same address, You must list spouse's last 6 months Income even if you're filing individually!

Month	Actual Income Rec'd
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Your Spouse's, if Joint

Employer: _____
Address: _____
Cy, St, Zip: _____
Job Title: _____
How long on Job: _____

>>> You may check See Stub(s): _____ and enclose a pay stub showing your earnings and <<< deductions & we do all the work for you. Or, you state your Income and deductions below:

If you or your spouse work a 2nd job, check here: _____ and list the same employer information requested here on back of this page for that employer. Are you paid: _____ Weekly, _____ Bi-Weekly (every 2 weeks), _____ Bi-Monthly (2X mo.), or, _____ Monthly. **If you do not furnish pay stubs, then you must complete the following:**

Yours Information: Gross income per pay period _____
Fed. Taxes, State Taxes, S.S. (FICA & M/C Taxes) TOTAL TAXES: _____
Medical & Dental Ins., Life Insurance: TOTAL INSURANCE DEDUCTIONS: _____
Union Dues: _____

Your Spouse's (ONLY - If you're filing Jointly) Gross income per pay period _____
Fed. Taxes, State Taxes, S.S. (FICA & M/C Taxes) TOTAL TAXES: _____
Medical & Dental Ins., Life Insurance: TOTAL INSURANCE DEDUCTIONS: _____
Union Dues: _____

List and identify any other Source of Income such as Pensions, Net Rental Income after expenses, Alimony or child support received for the support of a dependent child.

Yours: _____ Your Spouse's (if Joint): _____

MONTHLY EXPENSES: (List only your applicable monthly expenses and leave blank or X out any space for which you have no expenses.):

Rent/Mortgage _____ Electric and heating _____ Water/Sewer _____ Tel. _____
Other Utilities _____ Home Maint. & Repairs _____ Food _____ Clothing _____
Laundry/ Dryclean _____ Med. & Dental _____ Transportation (not including carnotes) _____
Recreation Clubs, Entertainment & Newspapers etc. _____ Charitable Contributions _____
Homeowner /Rental Ins. _____ Life Ins. _____ Health Ins.(not deducted from your check _____
Auto Ins. _____ Other Ins. _____ Taxes not deducted from wages or included in home
mortgage pymts. _____ Installment auto payments: _____ Total of other installment pymts. due
monthly for all other debts _____ Court ordered Alimony/support paid to others: _____ Pymts.
for dependents not living in your home: _____ Operational Expenses of a business, or a
farm _____ Other Expenses: _____

>ONLY - If you are filing jointly with your spouse & you maintain separate households, the spouse should enter their expenses separately here: (Otherwise skip):

MONTHLY EXPENSES: (List only your applicable monthly expenses and leave blank or X out any space for which you have no expenses.):

Rent/Mortgage _____ Electric and heating _____ Water/Sewer _____ Tel. _____
Other Utilities _____ Home Maint. & Repairs _____ Food _____ Clothing _____
Laundry/ Dryclean _____ Med. & Dental _____ Transportation (not including carnotes) _____
Recreation Clubs, Entertainment & Newspapers etc. _____ Charitable Contributions _____
Homeowner /Rental Ins. _____ Life Ins. _____ Health Ins.(not deducted from your check _____
Auto Ins. _____ Other Ins. _____ Taxes not deducted from wages or included in home
mortgage pymts. _____ Installment auto payments: _____ Total of other installment pymts. due
monthly for all other debts _____ Court ordered Alimony/support paid to others: _____ Pymts.
for dependents not living in your home: _____ Operational Expenses of a business, or a
farm _____ Other Expenses: _____

STATEMENT OF FINANCIAL AFFAIRS WORKSHEET: YOU'RE ALMOST FINISHED!

Just a few quick questions on the next page: (Hint: To help you answer quickly: Judging from the hundreds of bankruptcies we've prepared, nearly all clients have nothing to enter here except possibly numbers: **1, 3(a), 5, 15** and sometimes **18** and/or **19** if they've been the owner of a business).

1. List your income this year to date and the previous 2 years. Include the sources of that income (Places you worked): (We've provided multiple lines for each year in case you had several employers in any given year. Just X out any line not needed and go to the next year.)

YOURS:

This year to date Amt.\$ _____	From Source: _____
This year to date Amt.\$ _____	From Source: _____
This year to date Amt.\$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____

YOUR SPOUSE'S: (If Joint)

This year to date Amt.\$ _____	From Source: _____
This year to date Amt.\$ _____	From Source: _____
This year to date Amt.\$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Last Year: Amt. \$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____
Year before last :Amt.\$ _____	From Source: _____

2. Specify any income received in the last two years from any source other than an employer. (Ex. Un-employment) State whether it is yours or your spouse's if you are filing jointly:

3a. Individual or joint debtors with primarily consumer debts. List payments made to any creditor during the last 90 days. (These are for creditors you are listing in this bankruptcy - NOT necessarily something like a monthly utilities bill that you are continuing to pay every month in order to keep your utilities operating at your home.) If you haven't paid any in the last 90 days, you may either "X" it out or skip it.

[illegible][illegible]

3a Con't. Creditors Name & Address Dates of pymt.: Amount of payment: Amount still owing:

3b. Individual or joint debtors whose debts are NOT primarily consumer debts. List payments made to any creditor during the last 90 days. (You probably don't have any - this would be like business debts that you may have personally guaranteed. Example: A loan for your business.) If, N/A, Skip it or "X" it!

Creditors Name & Address Dates of pymt.: Amount of payment: Amount still owing:

3c. List payments made to any insider creditors during the last year. (Have you paid off any creditor before filing this case?) Most people don't have anything to list here and Skip it or "X" it out!

Creditors Name & Address Dates of pymt.: Amount of payment: Amount still owing:

4 (a). Were you sued or did you sue anyone in the last year? _____ (If in doubt of how to list, you may enclose a copy of the suit and we can type the correct info. from that document)

Title/Caption of Suit: Case No. Nature of Suit Court & Location Status

4 (b). List any property garnished or seized during the last year:

Creditor Name & Address: Date of Seizure Description . & Value

5. List any repossessions, foreclosures and returns within a year:

Creditor Name & Address: Date of Repo. or Foreclosure Description & Value of Prop.

6(a). Describe any assignment of property you have made to benefit any creditors in the last 120 days:

6 (b). List any property which has been placed in the hands of any Court Appointed Official in the past 12 months:

Custodian's Name/Add. Court Case No. Date of Order Description of Prop.

7. List all gifts or charitable contributions made during the past 12 months except ordinary and usual gifts to family members totaling less than \$200. per family member and \$100. per charitable recipient:

Recipient - Name & Address: Relationship : Date: Description/Value:

8. List losses from fire, theft, casualty or gambling during the past 12 mos:

9. Within the last year, have you paid anyone for credit counseling or bankruptcy preparation. If so, List name, address & value of the property you transferred to that party or the amt. you paid that party: _____

10(a). List all property, other than property transferred in the normal course of business or financial affairs, transferred either absolutely or as security during the past 12 months to a creditor or family member.(Example: 95 Chevy Pickup worth \$6,000.00 given to son on (date).

10(b). List all property, transferred, within the last ten years into a self-settled trust of which you are a beneficiary. _____

11. List all financial accounts and instruments held by the debtor that were closed, sold or otherwise transferred or liquidated within the last 12 months. Include all bank accounts. Give Acct. No., Date of Sale or Closing, and value received or in acct. at Sale or Closing.

12. List each safe deposit box which you've had within the last year:

13. List all setoffs (money taken from an account to repay a loan at the same bank where your money has been deposited) made by any creditor against a debt of the debtor within the last 90 days.

14. List all property OWNED by another person that the debtor (you or your spouse, if filing jointly) holds or controls: _____

15. Have you (and your spouse, if filing jointly) lived at the same address for 3 years or more? If yes, check here: _____ If not, list additional addresses and dates here.:

Address: Name used if Different Dates of Occupancy

16. Spouses and Former Spouses: If you the debtor or your spouse the codebtor herein, resided in a community property state or territory or commonwealth (including: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) with in the eight year period before filing this case, identify the name of the debtor's or codebtor's spouse who resides or resided with the debtor or the codebtor in that community property state. (Give name & address if known.) _____

17. Environmental Information: "Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of any hazardous or toxic substances, wastes or material into the air, land, soil, surface water, ground water or other medium, including, but, not limited to statutes, or regulations regulating the cleanup of any of these substances, wastes or materials. "Site" means any location, facility or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant or contaminant or similar term under and Environmental Law

a. List the name and address of every site for which the debtor has received notice in writing by a government unit that it may be liable or potentially liable under or in violation of any Environmental Law. Indicate the government unit, the date of the notice, and, if known, the Environmental Law.

Site Name & Address.	Name & Address of Gov't Unit	Date of Notice	Envir. Law
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b. List the name and address of every site for which the debtor provided a notice to a governmental unit of a release of Hazardous Material. Indicate the government unit to which the notice was sent and the date of the notice.

Site Name & Address.	Name & Address of Gov't Unit	Date of Notice	Envir. Law
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c. List all judicial or administrative proceedings, including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the: Gov't. Unit & Docket #.

Name & Address of Gov't Unit	Docket No.	Disposition
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18. Nature, location and name of Business: Have you been self employed or an officer or director or managing executive of a corporation, or owned 5% or more of the voting or equity securities in a business during the past 6 years? Yes _____ or No _____.

(If you answered "No" to number 18, Skip the rest of the Questions on the next 2 pages and Go Directly to Your Checklist on Page 12)

18a. If so, supply the following:

Name & Address of Business	Tax Payer ID #	Nature of Bus.:	Dates of Operation
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18b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11USC, Sec. 101. _____

19a. Names, address and dates for all bookkeepers or accountants who for last 2 years kept or supervised the keeping of books of accounts and records for debtor: (See space top of next page)

Auditors Name & Address:	Dates of Services Rendered
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19b. List the names and addresses all auditors who have audited the books of the debtor or prepared a financial statement of the debtor with in the last 2 years. Auditors Name & Address: _____

Dates of Services Rendered

19c. List all firms or individuals who at this time possess books of account and records of the debtor. If no records exist, explain: _____

20. Inventories:

20a. List dates of the last 2 inventories taken of your property the name of the person who supervised the taking of the inventory & Date of Inventory:

Name of Inventory Supervisor:	Date Of Inventory	\$Amt. of Inventory
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20b. Name and address of person having possession of each of the inventories.

Inventory Date:	Name and Address of Custodian of the Inventory
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21. Current partners, officers, directors and shareholders. (We don't prepare partnership Bankruptcies; so, if this is a partnership filing for the business debt, you probably should consult an attorney, and, in that case your attorney, will still need this information). If you're and individual filing for yourself your probable answer here will be none.

21a. If the debtor is a partnership, list the nature & percentage of the partnership interest of each member of the partnership.

Members Name & Address:

Nature of Interest: % of Interest

22(a). Former partners, officers, directors and shareholders.(Again, if we are to help you your answer is none - not a partnership to 22a. and None - not a corporation to 22b.)

22a. If debtor is a partnership, list each member to withdraw from the partnership within the last year (12 months).

None. Debtor is not a partnership.

22b. If debtor is a corporation, list all officers and directors whose relationship with corp. ended within the last 12 months:

Name:

Address:

Date of Withdrawal

None. Debtor is not a corporation.

23. Withdrawals from a partnership or distributions by a corp. to an insider. If the debtor is a partnership or corporation, list all withdrawals or distributions credited to an insider, including compensation in any form, bonuses, loans, stock redemption's, options exercised and any other compensation during the last year.

Recipient Name and Address:

Date & Purpose Amt./Value

None. Debtor is not a corporation or partnership.

24. Tax Consolidation Group. (Again, if we are to type your bankruptcy, your answer should be None because as an individual, you're not a corp.. and we don't type corp. bankruptcies. If you are a corporation, you may want to consult an attorney.) If the debtor is a corporation, list the name and Federal Tax Identification number of the parent Corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the last 6 years period immediately preceding the commencement of this case.

None.

25. Have you been in control of or responsible for contributing to any pension funds as an employer for any business within the last 6 years? Yes___ or NO___, If yes give details:

**LET'S GO OVER YOUR CHECKLIST OF WHAT TO SEND TO US
TO HAVE YOUR BANKRUPTCY PREPARED. BE SURE YOU:**

1. ENCLOSE A COPY OF YOUR CREDIT REPORT AND COPIES OF ANY BILLS, OR STATEMENTS YOU HAVE FOR ANY DEBTS NOT SHOWN ON THE CREDIT REPORT.
2. SIGN AND ENCLOSE THE FOLLOWING DOCUMENTS THAT YOU RECEIVED WITH THIS BANKRUPTCY INFO. WORKSHEET (These are the next 4 pages after this page):
 - A. "NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342 (OF THE BANKRUPTCY CODE)"
This document is 2 pages long and all you just sign it at the bottom of pg 2 & return it to us!
 - B. "NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER"
This document is only one page long and you just sign it at the bottom and return it to us!
 - C. "PREPARER'S NONLAWYER DISCLOSURE" This is a one page document. Just sign it at the bottom and return it to us! (See page 16 - It's the last page of the Ch. 7 Portion.)
3. ENCLOSE YOUR MONEY ORDER, **MADE PAYABLE TO ABL'S SERVICES**, for the correct amount shown in the chart below along with the above and mail to:

ABLS Services

555 BLANDING BLVD., Ste. F, ORANGE PARK, FL 32073

PHONE: 904 - 264 - 4005

PRICING BELOW IS INTERNET AND MAIL PRICES!

Number of Creditors	CHAPTER 7 Preparation Prices	CHAPTER 13* Preparation Prices
1 - 10	\$299.00	\$449.00
11 - 15	\$349.00	\$499.00
16 - 20	\$399.00	\$549.00
21 - 25	\$449.00	\$599.00

Over 25 - Add \$10.00 For Each one over 25 Add \$10.00 For Each one over 25

***We offer Chapter 13 case preparation ONLY IN THE STATE OF FLORIDA!**

***If we are to prepare a Chapter 13 bankruptcy for you, You Must:**

1. **Go to your credit report and list by each Secured Debt - THE \$ AMT. OF ARREARAGE. (This is the amount of the payments you are presently behind in paying!)**
2. **Clearly identify any Unsecured Priority Debts Such as back Taxes to IRS or other debts to Government Agencies.**

IF these debts are not listed on your credit report, Use a separate sheet of paper to list each.

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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.

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.

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

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

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 (\$150 filing fee, \$39 administrative fee: Total fee \$189)

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, **M. F. Gardner**, the 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.

M. F. Gardner or other designated preparer

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

ABLS Bankruptcy Service

555 Blanding Blvd. Ste. H, Orange Park, FL 32073

Orange Park, FL 32073

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.)

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 debtors, affirm that I(we) have received and read this notice.

Printed Name(s) of Debtor(s) (Husband first)

X

Signature of Debtor

Date

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

UNITED STATES BANKRUPTCY COURT
Middle District of Florida

In re: _____
 Debtor

Case No.: _____
 Chapter 7

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer a potential bankruptcy debtor any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- concerning the tax consequences of a case brought under the Bankruptcy Code;
- concerning the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- concerning how to characterize the nature of your interests in property or your debts; or
- concerning bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may prescribe guidelines for setting a maximum allowable fee chargeable by a bankruptcy petition preparer. I am required by law to notify you of any such maximum amount before preparing any document for filing for you or accepting any fee from you.

X _____
 Signature of Debtor Date
[In a joint case, both spouses must sign.] [Husband would sign here]

X _____
 Signature of Debtor Date
[In a joint case, both spouses must sign.] [Wife would sign here]

PREPARER'S NONLAWYER DISCLOSURE

By my/our Signature(s) below, I/we certify that I/we understand that ABLs Bankruptcy & Divorce Services, is a typing and/or document preparation service and that they and their employees/representatives are nonlawyers - **They are not attorneys.** Further, although they may type any document that I/we may specifically request of them; but, if it is a Court document, I realize that they are not rendering legal advice by typing any such said document that I request of them and **when they type bankruptcy documents they are identified only as Preparers.**

Further, I/we understand that all ABLs Bankruptcy & Divorce Services Representatives are Nonlawyers; and, that this means he or she is not an attorney or lawyer who is eligible to represent me before the bar or to practice law including giving legal advice; therefore, **ANYTHING HE OR SHE MAY SAY or TYPE MUST NOT BE CONSTRUED OR TAKEN AS LEGAL ADVICE.** Therefore, I/we realize that ABLs Bankruptcy & Divorce Services and their representatives have no legal responsibility for any actions that I/we may undertake as a result of having them type or prepare any document for me/us including Bankruptcy filings.

Further, I/we understand that under 11U.S.C, Sec.110(h) that the Court System may impose a maximum allowable fee for a bankruptcy preparer and I/we further understand that some fees allowed have varied from one Bankruptcy Court to another and I/we have voluntarily agreed to and am/are satisfied with the fee that I/we am/are being charged for preparation of this bankruptcy. I/We have a **Constitutional Right To Contract** with ABLs Bankruptcy and Divorce Services and their preparer(s) or anyone else to prepare this bankruptcy at the price I have been charged.

I/we have not been coerced or forced in any way to use ABLs Bankruptcy & Divorce Services to type or prepare my/our bankruptcy I/we am/are exercising my/our Constitutional Right To Voluntarily Contract with ABLs and/or their employees to type my/our bankruptcy, and, I/we will defend that Constitutional Right by so testifying in Court if necessary.

Date: _____

Debtor: _____

Date: _____

Co-debtor: _____

SEND THIS COMPLETED WORKSHEET, ALONG WITH ANY STATEMENTS (bills), PAYSTUBS CREDIT REPORTS OR OTHER DOCUMENTS THAT YOU HAVE CHOSEN TO INCLUDE, PLUS A MONEY ORDER MADE PAYABLE TO:

**ABLS Bankruptcy Services, Ste. F 555 BLANDING BLVD., Orange Park, FL 32073.
WE'LL TYPE YOUR BANKRUPTCY & RETURN IT WITH FILING INSTRUCTIONS.**

ENTER YOUR EMAIL ADDRESS HERE: _____

You may contact us at: (904) 264 - 4005