

## Debt Sheet Instructions

Please complete for all vehicle loans, mortgages, and debts that are not listed on your credit report.

1. **Original Creditor** - List original person/company owed, not third party collectors.
  2. **Account Number** - List all account numbers associated with account.
  3. **Name of co-debtor** - Is anyone else responsible for this debt?
  4. **Date debt incurred** - Use date opened from credit report or date that you remember incurring a debt.
  5. **Date of last purchase** – The last time you borrowed from the lender.
  6. **Monthly payment** – Complete this line for debts that will survive the bankruptcy such as student loans and tax installments, or for secured debts like auto payments.
  7. **Nature of Debt** - What was purchased? Food, gas, computer, phone, medical, etc.
    - For a mortgage debt, list the address of the property and specify the nature of the debt (1<sup>st</sup> mortgage, 2<sup>nd</sup> mortgage, HELOC, etc.).
    - For a vehicle loan, specify the year, make, and model.
  8. **Collection Agency/Attorney** – List any company that has attempted to collect the debt, even if it's no longer doing so.
- **If you fail to list a debt, it may not be discharged.** No central database of all your debts exists for your attorney to reference. Unlisted creditors can be added after the case has filed for a very limited period of time, but there are fees associated with this process.
  - Please **list ALL of your debts**. This includes debts that might not be discharged (student loans, taxes, etc.); debts secured by assets you want to keep (mortgages, auto loans, etc); and debts that you don't want to discharge (loans from family members and friends, credit cards that you want to keep, etc.).