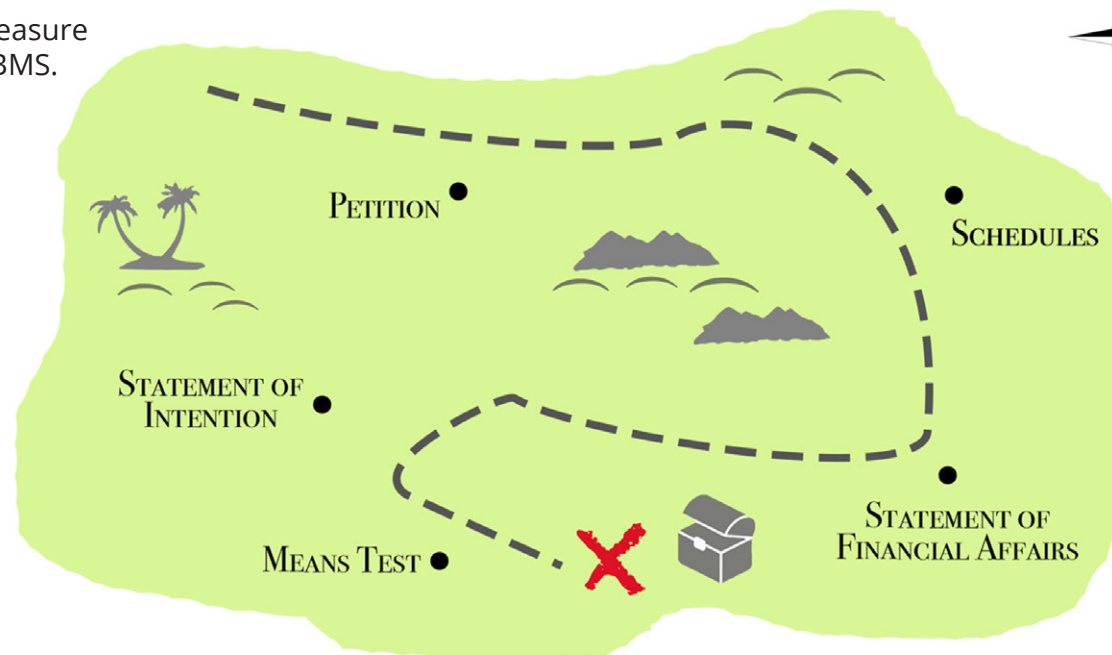




Guide to the New Bankruptcy Forms

Effective December 1, 2015

Navigate the changes and find the treasure using this handy guide prepared by BMS.



On December 1, 2015, a comprehensive set of new bankruptcy filing forms are being introduced. These new forms are being implemented across all courts nationwide.

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Please visit the US Courts website to access the official set of new bankruptcy forms:

<http://www.uscourts.gov/rules-policies/pending-rules-amendments/pending-changes-bankruptcy-forms>

Mapping the Old Forms to the New

Old Form Number	Old Name	New Form Number: Individual	New Form Number: Non-Individual	New Name
B 1	Voluntary Petition	B101	B201	Voluntary Petition
		B101A		Statement About Eviction Judgment
		B101B		Statement About Payment of Eviction Judgment
	Exhibit A		B201A	Chapter 11 Attachment to Voluntary Petition
	Exhibit C	B101	B201	Hazardous Property
	Exhibit D	B101		Debtor's Statement of Compliance with Credit Counseling Requirement
B 2	Declaration		B202	Declaration
B 4	List of Creditors Holding 20 Largest Unsecured Claims	B104	B204	The List of Creditors Who Have the 20 Largest Unsecured Claims
B 5	Involuntary Petition	B104	B205	Involuntary Petition
B 6 Sum	Summary of Schedules	B106 - Summary	B206 - Summary	Summary of Assets and Liabilities
B 6A	Schedule A - Real Property	B106A/B	B206A/B	Schedule A/B: Property
B 6B	Schedule B - Personal Property			
B 6C	Schedule C - Exempt Property	B106C		Schedule C: The Property You Claim as Exempt
B 6D	Schedule D - Secured Claims	B106D	B206D	Schedule D: Creditors Who Hold Claims Secured By Property
B 6E	Schedule E - Unsecured Priority Claims	B106E/F	B206E/F	Schedule E/F: Creditors Who Have Unsecured Claims
B 6F	Schedule F - Unsecured Nonpriority Claims			
B 6G	Schedule G - Executory Contracts and Unexpected Leases	B106G	B206G	Schedule G: Executory Contracts and Unexpired Leases
B 6H	Schedule H - Codebtors	B106H	B206H	Schedule H: Your Codebtors
B 6I	Schedule I - Current Income of Individual Debtor(s)	B106I		Schedule I: Your Income

Old Form Number	Old Name	New Form Number: Individual	New Form Number: Non-Individual	New Name
B 6j	Schedule J - Current Expenditures of Individual Debtor(s)	B106j		Schedule J: Your Expenses
		B106j-2		Schedule J-2: Expenses for Separate Household of Debtor 2
B 7	Statement of Financial Affairs	B107	B207	Statement of Your Financial Affairs
B 8	Chapter 7 Individual Debtor's Statement of Intention	B108		Statement of Intention for Individuals Filing Under Chapter 7
B 22A-1	Chapter 7 Statement of Your Current Monthly Income and Means-Test Calculation	B122A-1		
B 22A-1Supp	Chapter 7 Means Text Exemption Attachment	B122A-1Supp		
B 22B	Chapter 11 Statement of Your Current Monthly Income and Calculation of Commitment Period	B122B		

The following forms have been updated to match the style of the other forms and the form number. No other changes have been made:

- Schedule I
- Schedule J
- Means Test

Petition

In the updated forms, the number of pages has expanded significantly due to more detailed explanations and instructions, as well as increased font size. For example, the 1-page Voluntary Petition will now be an 8-page report for individual debtors.

There are separate forms for Non-Individuals, including separate Involuntary Petitions for individual and non-individual debtors. The example below shows the Voluntary Petition for individuals in contrast to the previous Petition form.

In the new form, there are easier-to-follow instructions, and more space is included for the debtor to fill out information.

Official Form 101
Voluntary Petition for Individuals Filing for Bankruptcy 12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

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). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____	First name _____ Middle name _____ Last name _____ Suffix (Sr., Jr., II, III) _____
2. All other names you have used in the last 8 years Include your married or maiden names.	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____	First name _____ Middle name _____ Last name _____ First name _____ Middle name _____ Last name _____
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX - _____ OR 9 XX - XX - _____	XXX - XX - _____ OR 9 XX - XX - _____

B1 (Official Form 1) (04/13)

UNITED STATES BANKRUPTCY COURT
 District of _____

VOLUNTARY PETITION

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) Complete EIN (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) Complete EIN (if more than one, state all):	
Street Address of Debtor (No. and Street, City, and State): ZIP CODE	Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE	
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): ZIP CODE	Mailing Address of Joint Debtor (if different from street address): ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE		
Type of Debtor (Form of Organization) (Check one box.) <input type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box.) <input type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment).

For instance, in the question regarding the venue for bankruptcy filing, the instructions are clearer and there is space to explain a potentially unusual reason why the case should be held in the court requested.

Old form:

Information Regarding the Debtor - Venue

(Check any applicable box.)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

New form:

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Schedules

Schedules A and B have been combined together into one form with several parts. These forms require expanded input from the debtor and are laid out in sections rather than in a list, as seen in previous schedules.

Official Form 106A/B

Schedule A/B: Property 12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. 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). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1. _____
Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

1.2. _____
Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

Official Form 106A/B

Schedule A/B: Property

42
page 1

Checkboxes are used to identify what type of property the debtor owns or has interest in, such as a single-family home, duplex, condominium, or timeshare. Space is included so the debtor may enter more information to assist trustees in locating the property and more clearly identify the debtor(s) interest.

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$ _____	\$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property
(see instructions)

Vehicles are listed in **Part 2**. Again, more space is provided to allow the debtor to better identify the vehicle's make, model, year, type, ownership, and value of the vehicle.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
--	--

Question 4 of Part 2 allows the debtor to identify other types of vehicles such as watercraft, aircraft, motor homes and ATVs.

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

4.1. Make: _____
 Model: _____
 Year: _____

Who has an interest in the property? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the **Current value of the**

Part 3 allows the debtor to list personal and household items. The list is a little different than what is currently on Schedule B, as *electronics are now listed as a separate item* under Household Goods.

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? **Current value of the portion you own?**
Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe. \$ _____

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe. \$ _____

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

Part 4 allows the debtor to list their **financial assets** including cash, checking, savings, IRAs, security deposits, patents, tax refunds, family support, interests in insurance policies, lawsuits and other financial assets. This section groups together assets that were previously scattered throughout all of Schedule B from cash, checking and savings at the top, to tax refunds at line 21.

Part 4: Describe Your Financial Assets	
Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? <small>Do not deduct secured claims or exemptions.</small>
16. Cash <i>Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition</i>	
<input type="checkbox"/> No <input type="checkbox"/> Yes.....	
Cash:	\$ _____
17. Deposits of money <i>Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.</i>	

Part 5 allows the debtor to list any **business-related assets** in which the debtor may have an interest.

38. Accounts receivable or commissions you already earned	
<input type="checkbox"/> No <input type="checkbox"/> Yes. Describe.....	
\$ _____	\$ _____
39. Office equipment, furnishings, and supplies <i>Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices</i>	
<input type="checkbox"/> No <input type="checkbox"/> Yes. Describe.....	
\$ _____	\$ _____

Part 8 requires the debtor to add together each of the previous parts for a **grand total** of Schedule A/B.

Schedule C has been revamped, with the **assets being claimed as exempt** now formatted into blocks rather than in a list. An extra sheet is included to list additional exemptions.

<p>Official Form 106C Schedule C: The Property You Claim as Exempt 12/15</p> <p>Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on <i>Schedule A/B: Property</i> (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of <i>Part 2: Additional Page</i> as necessary. On the top of any additional pages, write your name and case number (if known).</p> <p>For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.</p> <p>Part 1: Identify the Property You Claim as Exempt</p> <p>1. Which set of exemptions are you claiming? <i>Check one only, even if your spouse is filing with you.</i></p> <p><input type="checkbox"/> You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)</p> <p><input type="checkbox"/> You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)</p>	<p style="text-align: center;">SCHEDULE C - PROPERTY CLAIMED AS EXEMPT</p> <p>Debtor claims the exemptions to which debtor is entitled under: (Check one box)</p> <p><input type="checkbox"/> 11 U.S.C. § 522(b)(2)</p> <p><input type="checkbox"/> 11 U.S.C. § 522(b)(3)</p> <p><input type="checkbox"/> Check if debtor claims a homestead exemption that exceeds \$155,675.*</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">DESCRIPTION OF PROPERTY</th> <th style="width: 20%;">SPECIFY LAW PROVIDING EACH EXEMPTION</th> <th style="width: 20%;">VALUE OF CLAIMED EXEMPTION</th> <th style="width: 30%;">CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION</th> </tr> </thead> <tbody> <tr> <td style="height: 100px;"> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION				
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION						

Question 3 of Schedule C asks about a **homestead exemption** of more than \$155,675.

3. **Are you claiming a homestead exemption of more than \$155,675?**
 (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Each property claimed as exempt on Schedule C will now reference the specific line on Schedule A/B where that property was listed.

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____	_____
Line from <i>Schedule A/B</i> : _____		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Like the other schedules, **Schedule D** provides an expanded view of the secured claims. Checkboxes are used instead of open typing fields, and separate places are included for the debtor to note the date the claim was incurred, the nature of the lien, and the description and value of the property subject to the lien — which were previously listed in one column. As with Schedule C, an additional page is provided to allow more claims to be entered.

<p>Official Form 106D</p> <p>Schedule D: Creditors Who Have Claims Secured by Property 12/15</p> <p><small>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, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).</small></p> <p>1. Do any creditors have claims secured by your property? <input type="checkbox"/> No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. <input type="checkbox"/> Yes. Fill in all of the information below.</p> <p>Part 1: List All Secured Claims</p> <p>2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 50%;">Column A Amount of claim <small>Do not deduct the value of collateral.</small></th> <th style="width: 20%;">Column B Value of collateral that supports this claim</th> <th style="width: 20%;">Column C Unsecured portion <small>If any</small></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2.1</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table> <p><small>Describe the property that secures the claim:</small></p> <p>Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p><small>As of the date you file, the claim is: Check all that apply.</small></p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p>		Column A Amount of claim <small>Do not deduct the value of collateral.</small>	Column B Value of collateral that supports this claim	Column C Unsecured portion <small>If any</small>	2.1	\$ _____	\$ _____	\$ _____	<p style="text-align: center;">SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS</p> <p>State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.</p> <p>List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.</p> <p>If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."</p> <p>If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)</p> <p>Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.</p> <p><input type="checkbox"/> Check this box if debtor has no creditors holding secured claims to report on this Schedule D.</p>
	Column A Amount of claim <small>Do not deduct the value of collateral.</small>	Column B Value of collateral that supports this claim	Column C Unsecured portion <small>If any</small>						
2.1	\$ _____	\$ _____	\$ _____						

New to **Schedule D** is a list of persons to be notified for a debt that is already listed. This allows for additional payment addresses or attorneys that need "Notice Only" on a bankruptcy filing.

Part 2: List Others to Be Notified for a Debt That You Already Listed	
<p>Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.</p>	
<p><input type="checkbox"/></p> <p>_____</p> <p>Name _____</p> <p>_____</p> <p>Number _____ Street _____</p> <p>_____</p> <p>_____</p> <p>City _____ State _____ ZIP Code _____</p>	<p>On which line in Part 1 did you enter the creditor? _____</p> <p>Last 4 digits of account number _____</p>

Schedules E and F have been combined into one schedule. Debtors are now able to select the type of claim for each individual claim, with Schedule E claims grouped into Part 1 and Schedule F claims grouped into Part 2.

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your **PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
 (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Priority Creditor's Name _____ _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____ Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	Last 4 digits of account number _____ \$ _____	\$ _____	\$ _____
		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were		

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<p>Nonpriority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <ul style="list-style-type: none"> <input type="checkbox"/> No <input type="checkbox"/> Yes 	<p>Last 4 digits of account number ____ _ ____ _</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <p>Type of NONPRIORITY unsecured claim:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ 	<p>\$ _____</p>

As with Schedule D, there is a section in Schedule E/F where only creditors can be listed.

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

There are not many changes on **Schedule G**, other than in formatting.

Official Form 106G
12/15

Schedule G: Executory Contracts and Unexpired Leases

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, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1 Name _____ Number Street _____ City State ZIP Code _____	
2.2 Name _____ Number Street _____ City State ZIP Code _____	
2.3 Name _____ Number Street _____ City State ZIP Code _____	
2.4 Name _____ Number Street _____ City State ZIP Code _____	
2.5 Name _____ Number Street _____ City State ZIP Code _____	

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases
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page 1 of ____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

There are no changes to **Schedules I and J** other than an update to the form numbers.

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. 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, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No

Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
<p>3.1</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p>Check all schedules that apply:</p> <p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>
<p>3.2</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>
<p>3.3</p> <p>Name _____</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p>	<p><input type="checkbox"/> Schedule D, line _____</p> <p><input type="checkbox"/> Schedule E/F, line _____</p> <p><input type="checkbox"/> Schedule G, line _____</p>

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Official Form 106H

Schedule H: Your Codebtors

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The **Summary of Schedules** has been reformatted with new sections including: Summarize Assets (Schedule A/B); Summarize Liabilities (Schedules D & E/F); Summarize Income and Expenses (Schedules I & J); and Statistical Questions, which are questions repeated from the Petition and other Schedules.

Official Form 106Sum
Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
 1a. Copy line 55, Total real estate, from *Schedule A/B*..... \$ _____
 1b. Copy line 62, Total personal property, from *Schedule A/B*..... \$ _____
 1c. Copy line 63, Total of all property on *Schedule A/B*..... \$ _____

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*..... \$ _____
 3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$ _____
 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... + \$ _____
Your total liabilities \$ _____

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
 Copy your combined monthly income from line 12 of *Schedule I*..... \$ _____
 5. *Schedule J: Your Expenses* (Official Form 106J)
 Copy your monthly expenses from line 22c of *Schedule J*..... \$ _____

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 75 page 1 of 2

UNITED STATES BANKRUPTCY COURT
 _____ District of _____
 In re _____, Case No. _____
Debtor Chapter _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TOTAL			\$	\$	

Statement of Financial Affairs

The Statement of Financial Affairs has been **completely revised**. The new form uses **eleven sections** likely to be more understandable to debtors. The form groups similar sections together, and many of the open-ended questions and multiple-part instructions on the previous form have been replaced with more specific questions. Additionally, the form is renumbered to distinguish it from the version to be used in non-individual cases. Stylistic changes have also been made throughout the form.

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy 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). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?
 Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?
 No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 No
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 1 of 86

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the

Mapping the Statement of Financial Affairs

Old Section Number	Description	New Section Number
1	3 years income	Part 2.4
2	Other income	Part 2.5
3	Payments to Creditors	Part 3.6
3c	Insider Payments	Part 3.7
	Expanded questions regarding insiders	Part 3.8
4	Lawsuits	Part 4.9
5	Repossessions, foreclosures	Part 4.10
6	Assignments and receiverships	Part 4.12
7	Gifts to a person	Part 5.13
	Gifts to a charity	Part 5.14
8	Losses	Part 6.15
9	Payments regarding counseling and bankruptcy	Part 7.16
	Expanded questions re: counseling and bankruptcy	Part 7.17
10a	Other transfers - 2 years	Part 7.18
10b	Other transfers - 10 years	Part 7.19
11	Closed financial accounts	Part 8.20
12	Safe deposit boxes	Part 8.21
	Storage unit	Part 8.22
13	Setoffs	Part 4.11
14	Property held for another person	Part 9.23
15	Prior address of debtor	Part 1.2
16	Spouses and former spouses	Part 1.3
17a	Environmental information	Part 10.24
17b	Environmental information	Part 10.25
17c	Environmental information	Part 10.26
18	Businesses	Part 11.27
19	Financial statements	Part 11.28

The **Statement of Intention** has only changed in its formatting.

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. 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: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: _____

Description of property securing debt: _____

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: _____
