

**Once everything is complete, either bring the documents
by our main office or mail them to us at:**

**The Rollins Law Firm
774 Avery Blvd N
Ridgeland, MS 39157**

You can also fax them to us at 601-500-5296

Or email them to Jennifer at jennifer@therollinsfirm.com

Pre-Filing Checklist:

Check off the items as you gather them for your appointment with us. You may provide originals or copies to our office. We will return all documents given to us once you come in to our office to sign the Bankruptcy Petition.

- _____ General Information Packet (MUST be completed. We will return any incomplete packets)
- _____ Copies of six (6) months of paystubs for each working member of your household. (See "Which months paystubs do I need to provide to The Rollins Law Firm" on the next page)
- _____ Copies of three (3) months of bank statements for EVERY account your name is on (including family members accounts).
- _____ Copies of your last two (2) STATE and FEDERAL Tax Returns
- _____ Copies of Drivers License & Social Security Card for each filer.
- _____ Completed credit counseling (See next page).

If your home is in foreclosure:

- _____ Copies of all foreclosure paperwork

If you are being sued or are facing a garnishment:

- _____ Copies of all pending lawsuit information and/or judgments. We will be unable to determine the dischargeability of a debt if you do not provide a copy of the *Complaint* and/or *Final Judgment*.

If you have charitable contributions or tithes:

- _____ Proof from charity or church of all contributions for the last 6 months

We also recommend that you visit www.annualcreditreport.com to pull your credit report for your personal records. We do not need a copy of your credit reports.

MY HOUSE HAS A FORECLOSURE SALE
DATE SET ON: _____

MY CAR WAS REPOSSESSED ON: _____

I am filing: by myself with my spouse
 I'm not sure, please call me to discuss!



Client Instructions

Under current Bankruptcy laws, you must receive Budget & Credit Counseling from an approved agency within 180 days prior to filing for bankruptcy. Urgent Counseling will provide you with your required counseling through an easy-to-use online counseling session, and a brief follow up email. The whole process generally takes about 90 minutes to complete, and you do not have to finish it all at once. At Urgent Counseling you can sign up online and take your time going through the materials. Our system saves all your information so you can exit the program and come back whenever and as often as you like.** We charge only \$16.00, and that fee covers both you and your spouse (if you have one). Your attorney has made arrangements to pay for the counseling session on your behalf, so you won't have to pay us directly when you sign up online.

Attorney Code: 585925

How To Set Up An Account At Urgent Counseling

- STEP 1** Go to www.urgentco.com and click on the button that says "First Counseling Session" and follow the directions for New Clients.
- STEP 2** Enter The Requested Information. We'll ask you for some basic contact information, then we'll ask you to enter the attorney code printed on this sheet, and then you'll create your user name and password.
- STEP 3** Begin The Counseling Session.

What You'll Need To Complete The Counseling Session

- + During the online counseling, you'll be asked to list all of your existing debts, with interest rate and monthly payment amount.
- + You'll also be asked to enter your current income, and all monthly expenses, such as rent, utilities, gas, groceries, and anything else you spend money on in any given month so it might be a good idea to gather all of this information before you start the counseling session.
- + Finally, when you've finished going through all the materials, you'll be asked to complete your counseling by emailing one of our counselors to review the information you entered online. Email is available 24/7, and you can expect a response within 1 hour. When you are done emailing, a copy of your certificate will automatically be delivered to you and your attorney.

Email Counselors are available 24/7.

*** Client information is saved online for 180 days.*

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

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

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

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

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

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
<u>+ \$15</u>	<u>trustee surcharge</u>
\$335	total fee

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

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

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

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

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

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

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

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

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

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

Chapter 11: Reorganization

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

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

Read These Important Warnings

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

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

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

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

Chapter 12: Repayment plan for family farmers or fishermen

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

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

Chapter 13: Repayment plan for individuals with regular income

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

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

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

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

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

Warning: File Your Forms on Time

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

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

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

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

Understand which services you could receive from credit counseling agencies

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

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

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

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

527a DISCLOSURE NOTICE

The Law Firm is a “debt relief agency” as described in the Federal Bankruptcy Code. The Law Firm helps people file for Bankruptcy relief under the Bankruptcy Code.

I understand that the law firm, by providing me with this NOTICE, is not offering to provide me with legal services relating to Bankruptcy or with any other Bankruptcy assistance by virtue of this NOTICE.

- A. All information that I am required to provide with my Bankruptcy Petition and thereafter during my Bankruptcy case is required to be complete, accurate, and truthful.
- B. All of my assets and liabilities are required to be completely and accurately disclosed in the documents I file to commence my case. The “replacement value” of each of my assets must be stated in those documents. The “replacement value” of my assets is defined in the Bankruptcy Code as the replacement value of my property as of the date of the filing of my Petition, without deduction for the costs of selling it or marketing it. For my personal, family, or household property, replacement value as defined in the Bankruptcy Code means the price that a retail merchant would charge for property of the same kind, considering the age and condition of the property at the time its value is determined. It is my obligation to make a reasonable inquiry to establish the replacement value of my property.
- C. My current monthly income must be stated after reasonable inquiry. The Bankruptcy Code also requires that I provide additional information about my monthly income. I must provide the additional information as set forth in section 707(b)(2). And, if my case is filed under Chapter 13, I must provide the additional disposable income information set forth in section 707(b)(2) along with this NOTICE.
- D. Information that I provide during my Bankruptcy case may be audited pursuant to the Bankruptcy Code. If I fail to provide this information, my case may be dismissed or the Court may impose other sanctions, including criminal sanctions.

527 b DISCLOSURE
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedule and Statement of Financial Affairs, as well as in some cases a Statement of intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 – Like chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a “discharge.” A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for–

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do

something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements—

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

Which month's paystubs do I need to provide to The Rollins Law Firm?

Find the month that you wish to file in on the left column, then look to the right of that column to see which month's paystubs we need.

Month of Filing	Monthly paystubs the we will need					
January	December	November	October	September	August	July
February	January	December	November	October	September	August
March	February	January	December	November	October	September
April	March	February	January	December	November	October
May	April	March	February	January	December	November
June	May	April	March	February	January	December
July	June	May	April	March	February	January
August	July	June	May	April	March	February
September	August	July	June	May	April	March
October	September	August	July	June	May	April
November	October	September	August	July	June	May
December	November	October	September	August	July	June

We need complete paystubs for the months listed above. Partial months are not acceptable. If you do not have paystubs, contact your payroll department and request a printout of your paystubs for the months in question.

We need to have all of the deductions included in any print out as well as the gross and net amounts.

Make sure to keep up with your current paystubs, as some Trustee's will require a copy of the paystub covering the date you file.

The Rollins Law Firm, PLLC
774 Avery Blvd N.
Ridgeland, MS 39157
601.500.5533
601.500.5296 fax

Offices in:
Gulfport
Hattiesburg
Vicksburg
Meridian

GENERAL INFORMATION PACKET

Please fill this form out completely and answer all questions in detail. If a question does not apply to you, please put "N/A."

We will return any incomplete forms to be completed before we begin work on filing your bankruptcy.

	You	Your Spouse
Full Legal Name		
Have you used any other names in the last 8 years?		
Social Security Number		
Physical Address (Where you live)		
Have you lived here for at least 180 days?	<input type="checkbox"/> Yes <input type="checkbox"/> No, prior address:	<input type="checkbox"/> Yes <input type="checkbox"/> No, prior address:
Mailing Address (if different)		
County You Live In		
Home or Cell Phone Number		
Date of Birth		
Email Address		

Have you filed bankruptcy before? No Yes. If yes, when? _____

Do you own or rent where you live? Own (or buying)

Live with a friend or family member

Rent. Name and Address of Landlord:

Real Property

Do you have an interest in any house, mobile home, condo, land, building, or time-share? This includes any inherited property or property you may have co-signed on for someone else.

No – go to next page

Yes – Complete the following info:

1. Address: _____

- County: _____
2. Type of Property: Land House Condo Mobile Home
 Building Time Share
3. Date of Purchase ___/___/___
4. Value of Property (How much would it sell for?) _____
5. Who's Name is on this property? List everyone who's name is on the deed to the property:

6. How many acres is the property? _____
7. Date purchased or inherited property: ___/___/___
8. Is there a mortgage on this property? No, go to next page. Yes, complete:
9. Mortgage Company _____
10. Mailing Address to Mortgage Company: _____

11. Account Number: _____
12. Monthly Payment: _____
13. Balance Owed on Mortgage: _____
14. Interest Rate: _____
15. Are you Current on Payments?
 - a. Yes
 - b. No - ___ months behind. Amount to bring current: _____
16. Is there a Second Mortgage on the property? No, go to next page. Yes, complete:
17. Mortgage Company _____
18. Mailing Address to Mortgage Company: _____

19. Account Number: _____
20. Monthly Payment: _____
21. Balance Owed on Mortgage: _____
22. Interest Rate: _____
23. Are you Current on Payments?
 - a. Yes
 - b. No - ___ months behind. Amount to bring current: _____

If you own more than one piece of Real Property, please make a copy of this page for each piece of property, even if it is paid for.

Vehicles

Is your name on any vehicle, such as a car, truck, van, SUV, crossover, or motorcycle?
This includes paid off vehicles, no longer running vehicles, and any vehicles you may
have co-signed for someone else on.

No – go to next page

Yes – Complete the following info:

Car Number 1:

1. Year, Make, Model and Type (ES, LS, etc.) _____
2. Mileage _____
3. Who is on the title? (List everyone, including co-signers) _____
4. Date purchased or received car: ____/____/____
5. Is there a loan on the car? This includes title loans. No – go to next page
 Yes – Complete the following info:
6. Loan Company (who you pay): _____
7. Full Mailing Address: _____
8. Who is on the loan? _____
 - a. Full mailing address(es) of anyone else on the car loan: _____
9. Amount Owed: _____ Monthly Payment: _____
10. Are you Current? Yes No, _____ months behind
11. Do you wish to keep or surrender this? Keep Surrender

Car Number 2:

1. Year, Make, Model and Type (ES, LS, etc.) _____
2. Mileage _____
3. Who is on the title? (List everyone, including co-signers) _____
4. Date purchased or received car: ____/____/____
5. Is there a loan on the car? This includes title loans. No – go to next page
 Yes – Complete the following info:
6. Loan Company (who you pay): _____
7. Full Mailing Address: _____
8. Who is on the loan? _____
 - a. Full mailing address(es) of anyone else on the car loan: _____
9. Amount Owed: _____ Monthly Payment: _____
10. Are you Current? Yes No, _____ months behind
11. Do you wish to keep or surrender this? Keep Surrender

**If you own more than one vehicle, please make a copy of this page and list every car
your name is on, even if the car is paid for.**

Do you own any boats, trailers, personal watercraft, ATV's, motors, or other vehicles or accessories?

No – go to next page

Yes – Complete the following info:

Vehicle Number 1:

1. Type _____
2. Year, Make, Model and Type (ES, LS, etc.) _____
3. Mileage _____
4. Who is on the title? (List everyone, including co-signers) _____
5. Date purchased or received vehicle: ____/____/____
6. Is there a loan on the car? This includes title loans. No – go to next page
 Yes – Complete the following info:
7. Loan Company (who you pay): _____
8. Full Mailing Address: _____
9. Who is on the loan? _____
 - a. Full mailing address(es) of anyone else on the car loan: _____
10. Amount Owed: _____ Monthly Payment: _____
11. Are you Current? Yes No, _____ months behind
12. Do you wish to keep or surrender this? Keep Surrender

Vehicle Number 2:

1. Type _____
2. Year, Make, Model and Type (ES, LS, etc.) _____
3. Mileage _____
4. Who is on the title? (List everyone, including co-signers) _____
5. Date purchased or received vehicle : ____/____/____
6. Is there a loan on the car? This includes title loans. No – go to next page
 Yes – Complete the following info:
7. Loan Company (who you pay): _____
8. Full Mailing Address: _____
9. Who is on the loan? _____
 - a. Full mailing address(es) of anyone else on the car loan: _____
10. Amount Owed: _____ Monthly Payment: _____
11. Are you Current? Yes No, _____ months behind
12. Do you wish to keep or surrender this? Keep Surrender

If you own more than one vehicle, please make a copy of this page and list every vehicle your name is on, even if the vehicle is paid for.

Household Goods, Furnishings, and Electronics

Please list the yard sale value for each item below that you own:

Major Appliances _____	Media Players _____
Small Kitchen Appliances _____	Gaming Equipment _____
Furniture _____	Antiques _____
Linens _____	Artwork _____
China _____	Collections _____
Kitchenware _____	Sports Equipment _____
TV's _____	Pistols _____
Radios _____	Rifles _____
Audio Equipment _____	Shotguns _____
Computers _____	Clothing _____
Printers _____	Jewelry _____
Scanners _____	Pets _____
Cell Phones _____	Other: _____
Cameras _____	_____

Bank Accounts

List every Bank Account that your name is on – this includes any accounts that a family member has added your name to or any accounts for children that your name is on. Accounts include checking, savings, Christmas, COD's, bonds, mutual funds and stocks.

Name of Institution	Account Type	Value

Interests in Businesses, LLC's, and/or partnerships

This section does not apply to me

Name	EIN / FIN	% Ownership

Do you have any retirement accounts?

This section does not apply to me

Type (PERS, FERS, 401(k); 403(b))	Amount in account

Do you have any security deposits for utilities, or landlords?

This section does not apply to me

Who holds deposit?	Amount of deposit?

Do you have an annuity? No. Yes. Holder of annuity _____.
 Amount of annuity _____

Do you have any patents, copyrights, business licenses, or franchises? No

Yes, _____

Please list all interests in any insurance policies you have. This includes health, disability, life, homeowners, renters and HSA.

Policy 1:

1. Type of Insurance: _____
2. Name of Company: _____
3. Beneficiary (if applicable) _____
4. Is there a cash value? _____

Policy 2:

1. Type of Insurance: _____
2. Name of Company: _____
3. Beneficiary (if applicable) _____
4. Is there a cash value? _____

Policy 3:

1. Type of Insurance: _____
2. Name of Company: _____
3. Beneficiary (if applicable) _____
4. Is there a cash value? _____

Policy 4:

1. Type of Insurance: _____
2. Name of Company: _____
3. Beneficiary (if applicable) _____
4. Is there a cash value? _____

Can you sue, or are you currently suing, anyone to collect damages? This can include things such as accidents, employment disputes, class actions, workers comp, or insurance claims. No

Yes, _____

Do you have any season tickets, country club memberships or any other type of property that you have not already listed above? No

Yes, _____

Have you inherited any property or are you expecting an inheritance? No

Yes, _____

*** If you own your own business, please call our office so we can send you additional business questions that will need to be answered. ***

On the next pages, please list all of your debts. Make sure that everyone you owe money to is listed. If they are not listed in this packet, we will not know to list them in your bankruptcy. It is important to NOT send us bills or your credit report. You need to go through all of your bills and your credit report and list every company you owe money to, including their full mailing address. We are unable to do this for you.

FINANCE COMPANIES

**This includes places like Tower Loan, Republic, First Heritage,
First Franklin, Pikco, Country Credit, etc.**

Name of Company Owed			
Address, City, State, Zip			
Date Loan was Obtained	__/__/__	Amount Owed	\$
Type of Loan	<input type="checkbox"/> Check in the mail <input type="checkbox"/> Household Goods, if Household Goods, please list all of the property you listed on this loan on a separate page <input type="checkbox"/> Furniture <input type="checkbox"/> Other		
Do you have a cosigner?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name & address of cosigner:			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Name of Company Owed			
Address, City, State, Zip			
Date Loan was Obtained	__/__/__	Amount Owed	\$
Type of Loan	<input type="checkbox"/> Check in the mail <input type="checkbox"/> Household Goods, if Household Goods, please list all of the property you listed on this loan on a separate page <input type="checkbox"/> Furniture <input type="checkbox"/> Other		
Do you have a cosigner?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name & address of cosigner:			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

If you have more than two finance companies, please either make copies of this page, or list all of the above information for every additional creditor on a separate sheet of paper.

Income Taxes, Employee Taxes

This section is if you owe the IRS or a State income taxes; or if you're a business owner and owe employee taxes.

Tax #1

1. Tax Authority: _____ Type of tax: _____
2. Full Mailing Address: _____

3. Amount Due: _____ Year(s) Owed: _____

Tax #2

1. Tax Authority: _____ Type of tax: _____
2. Full Mailing Address: _____

3. Amount Due: _____ Year(s) Owed: _____

Tax #3

1. Tax Authority: _____ Type of tax: _____
2. Full Mailing Address: _____

3. Amount Due: _____ Year(s) Owed: _____

Domestic Support Obligations

This section is if you owe child support or alimony to someone. We MUST have the name of the person you pay the support to (the parent of the child or the ex-spouse) and a full mailing address. We cannot file your case if we do not have this information. You must also give us a copy of the Court Order (either DHS or Divorce) showing the amount owed.

DSO # 1

1. Person you owe support to: _____
2. Full Mailing Address: _____

3. Direct Pay or DHS? Direct Pay DHS Order/Wage Garnishment
4. County Order is through: _____
5. Amount of monthly obligation \$ _____ Are you current Yes
 No, amount behind \$ _____

DSO # 2

1. Person you owe support to: _____
2. Full Mailing Address: _____

3. Direct Pay or DHS? Direct Pay DHS Order/Wage Garnishment
4. County Order is through: _____
5. Amount of monthly obligation \$ _____ Are you current Yes
 No, amount behind \$ _____

Are there any lawsuits filed against YOU for accidents or injuries occurring while you were intoxicated? No Yes _____

Student Loans

<input type="checkbox"/> This section does not apply to me			
Lending Institution			
Address, City, State, Zip			
Date of Loan		Amount due	\$
Loan Number		Monthly Payment	\$
Do you have a cosigner?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name & address of cosigner:			
Lending Institution			
Address, City, State, Zip			
Date of Loan		Amount due	\$
Loan Number		Monthly Payment	\$
Do you have a cosigner?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name & address of cosigner:			
DEBT SHEETS			
PAYDAY LOANS		<input type="checkbox"/> Check if you do not have payday loans	
Payday Lender Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date of Original Loan			
Payday Lender Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date of Original Loan			
Payday Lender Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date of Original Loan			

List All of your other debts here

CREDIT CARD, COLLECTIONS, JUDGMENTS, MEDICAL BILLS, ETC.

If your debts did not fit into any of the above categories, this is the place to list them. You have a duty to list all of your debts, even if they are not behind. Please be as complete as possible.

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Creditor Name			
Address, City, State, Zip			
Account Number		Amount Owed	\$
Date Credit Obtained		Monthly Minimum Payment Amount	\$
What type of debt?	<input type="checkbox"/> Credit Card <input type="checkbox"/> Medical <input type="checkbox"/> Judgment <input type="checkbox"/> Personal Loan <input type="checkbox"/> Other: _____		
Who's responsible?	<input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Both <input type="checkbox"/> Other _____		
Is there a Co-Signor on the account?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, name and address			
Has this been turned over to a collection agency?	<input type="checkbox"/> No <input type="checkbox"/> Yes, _____		
Address, City, State, Zip			

Please make copies of this page if more space is needed.

Leases and Contracts

Are there any leases or contracts in your name? This includes furniture, cars, houses, cell phone plans, internet, cable, etc.

Lease/ Contract Number 1:

Name of Company: _____

Full Mailing Address: _____

Type of Lease/Contract: _____

If for a vehicle, list year, make & model of car: _____

Terms _____ months Amount per month \$ _____ No. Months left: _____

Do you wish to keep or surrender the property? Keep Surrender

Lease/ Contract Number 2:

Name of Company: _____

Full Mailing Address: _____

Type of Lease/Contract: _____

If for a vehicle, list year, make & model of car: _____

Terms _____ months Amount per month \$ _____ No. Months left: _____

Do you wish to keep or surrender the property? Keep Surrender

Lease/ Contract Number 3:

Name of Company: _____

Full Mailing Address: _____

Type of Lease/Contract: _____

If for a vehicle, list year, make & model of car: _____

Terms _____ months Amount per month \$ _____ No. Months left: _____

Do you wish to keep or surrender the property? Keep Surrender

Lease/ Contract Number 4:

Name of Company: _____

Full Mailing Address: _____

Type of Lease/Contract: _____

If for a vehicle, list year, make & model of car: _____

Terms _____ months Amount per month \$ _____ No. Months left: _____

Do you wish to keep or surrender the property? Keep Surrender

Lease/ Contract Number 5:

Name of Company: _____

Full Mailing Address: _____

Type of Lease/Contract: _____

If for a vehicle, list year, make & model of car: _____

Terms _____ months Amount per month \$ _____ No. Months left: _____

Do you wish to keep or surrender the property? Keep Surrender

Have you co-signed for anyone else on any debt that you have not listed above? This includes cars that you may have co-signed for that someone else is paying on, credit cards, houses, leases, medical debt, or payday loans.

No, go on to next page

Yes, please list the name of the creditor and their full mailing address, what the debt is for (car, credit card, etc.) and the full name and mailing address of who you co-signed for.

Name of Creditor: _____

Mailing Address: _____

Type of Debt: _____

Name of Person Co-Signed for: _____

Mailing Address: _____

Name of Creditor: _____

Mailing Address: _____

Type of Debt: _____

Name of Person Co-Signed for: _____

Mailing Address: _____

Name of Creditor: _____

Mailing Address: _____

Type of Debt: _____

Name of Person Co-Signed for: _____

Mailing Address: _____

Name of Creditor: _____

Mailing Address: _____

Type of Debt: _____

Name of Person Co-Signed for: _____

Mailing Address: _____

EMPLOYMENT AND DEPENDENT INFORMATION

Dependent Information

Name	Relationship	Age

Employment information

	You	Your Spouse
Occupation		
Length of Time at Job		
Employer Name		
Address City, State Zip		
Phone Number		
Hourly Wage/ Salary		
How often are you paid?		

Employment Information – second job

	You	Your Spouse
Occupation		
Length of Time at Job		
Employer Name		
Address City, State Zip		
Phone Number		
Hourly Wage/ Salary		
How often are you paid?		

Do you receive any other source of monthly income? Please list the amount you receive per month for:

- SNAP _____
 Child Support _____
 VA _____
 SSI _____
 Workers Comp _____
 Retirement _____

Monthly Expenses – This page **MUST** be filled in with your average monthly expenses

Expense	Amount - Monthly	Expense	Amount - Monthly
Rent		Tithes	
Mortgage Payment		Insurance (NOT deducted from Pay)	
Second Mortgage		Life	
Third Mortgage		Health	
Lot Payment		Auto	
Are real estate taxes included in mortgage payment		Other (specify)	
If NO, amount:		Car Tags	
Is home insurance included in your mortgage payment?		Car Loan #1	
If NO, amount:		Car Loan #2	
Renters Insurance		Car Loan #3	
Home Maintenance		Student Loans	
Homeowners Association dues		Alimony/Child Support NOT deducted from pay	
Electricity, heat & gas		Pet Care	
Water, Sewer, Trash Pick-up			
Telephone, Cell Phone, Internet, Satellite &/or Cable		Other Expenses:	
Other Utilities (specify)			
Food			
Housekeeping Supplies			
Childcare			
School Expenses			
School Lunches			
Clothing			
Laundry/Dry Cleaning			
Personal Care Items			
Medical and Dental Expenses			
Transportation (NOT car payment)			
Entertainment			
Newspapers, Books, Magazines			
Charitable Contributions			

Statement of Financial Affairs

Please answer the following questions with as much detail as possible. If a question does not apply, check the appropriate box and move on to the next question.

1. Marital Status: _____
2. Have you lived anywhere else in the last 3 years? If yes, please list the full addresses:

Address	Dates Lived at this address

3. Prior Income. Include income from all sources.

You	Amount	Source (employment, child support, social security, etc.)
How much money have you made this year?		
How much money did you make last year?		
How much money did you make two years ago?		
Your Spouse	Amount	Source (employment, child support, social security, etc.)
How much money have you made this year?		
How much money did you make last year?		
How much money did you make two years ago?		

4. Have you paid any one creditor more than \$600.00 in the last 90 days, or paid any friend, relative, or business partner more than \$600.00 within the last 12 months? Make sure you include any consumer credit counseling agencies and provide their complete address. No Yes:

Name of Person/Company	
Address	
City, State Zip	
Amount Paid	
Date(s) of Payment	
Amount Still Owing	
Relationship to You	
Name of Person/Company	
Address	
City, State Zip	

Amount Paid	
Date(s) of Payment	
Amount Still Owing	
Relationship to You	

5. List any Domestic Support Payments you have made over the last year: None

Name & Address of Who Was Paid	Amount Paid

6. List any lawsuits you have been a party to in the last year. This includes any divorces, child support, child custody, collections, small claims, paternity actions, or contract disputes. None

Case Title & Number	Nature of Case	Court	Status of Case (pending, judgment)

7. Have any judgments or liens been taken out against you or your property? This would include tax liens on your property. Make sure these creditors are listed in the debt section.

Creditor Name / Address	Date of Judgment	Property attached to (if applicable)

8. Within the last year, has any property been foreclosed, repossessed, or garnished? No Yes:

Creditor Name/ Address	Property	Date of Seizure	Value of Property

9. Have you assigned any of your property or belongings to someone in the past year or has any portion of your estate been taken over by a custodian or court appointed official?

No

Yes, _____

10. In the last year, have you made any gifts or charitable contributions greater than \$600?

No

Yes:

Name of Whom Gift was given:	Type & Value of Gift	Date(s)

11. In the last year, have you had any losses due to fire, theft, disaster, or gambling?

No

Yes:

Property Loss and how it was lost	Did insurance cover the loss?	Date of loss	Value of Property Lost

12. In the last year, have you paid anyone else any money for bankruptcy help or debt consolidation? No Yes:

Name & Address of who was Paid	What services were promised?	Date of payment	Amount paid

13. In the last two (2) years, have you sold, traded, or transferred:

- A house - No Yes
 Land - No Yes
 Cars - No Yes
 \$2,000 or more to any individual - No Yes

Person who received the transfer	Description & value of property transferred	Amount received for transfer	Date Transfer was made

14. In the last year, have you closed any bank accounts? No Yes:

Name of Bank	Account Type	Date Closed	Amount Owed/Received

15. Do you have, or have you had in the last year, any safe deposit boxes? No Yes:

Name of Financial Institution	Who has access to box	Contents of box	Do you still have the box?

16. Do you have a storage unit? No Yes:

Location of Storage Unit	Contents	Value of Contents

17. Do you have any property in your possession that someone else owns? No Yes:

Information on the property you are have or are storing:		
Person's name		
Address		
City, State Zip		
Description of item you are holding		
Value of item		
Relationship to you		

18. Have you ever received a letter from the EPA in relation to Hazardous Waste Cleanup? If you have, please call us immediately.
 This section does **not** apply to me.
 This section does apply to me, I will call immediately.

19. Do you currently own, or have you owned, a business in the last four (4) years?
 No Yes:

Name of Business	
Address of Business	
Nature of Business	
EIN	
Date(s) business existed	
Type of Venture (Partnership, LLC, Corporation)	
Name and Address of Accountant or bookkeeper	

20. List all spouses that you have been married to in the last 6 years.

Name	Date of Marriage	Date of Divorce

21. Do you have any timeshare agreements, vacation rental programs, etc.?

Company Name	
Address	
City, State Zip	
Description of Timeshare	
Value of Timeshare	
Amount Owed on Timeshare	

22. Does your present landlord have a judgment against you?

No

Yes,

i. Date of Judgment: _____

ii. Amount Owed: _____

23. Do you have any loans against your retirement account or pension? No

Yes:

Total Amount of Loan	Amount deducted per paycheck	Date loan will be paid off

24. Anything else The Rollins Law Firm should be aware of?

BANKRUPTCY INFORMATION SHEET

I certify that I have read the enclosed "Bankruptcy Information Sheet".

Signature

Signature

Printed Name

Printed Name

NOTICE TO INDIVIDUAL CONSUMER DEBTOR OF AVAILABLE CHAPTERS

I certify that I have read the enclosed NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE.

Signature

Signature

Printed Name

Printed Name

YOU DO NOT WANT THE DEPARTMENT OF JUSTICE TO INVESTIGATE YOUR CASE!

So, double check now and make sure you listed everything! Then, sign below.

I certify, **under penalty of perjury**, that I have disclosed all of my assets and all of my liabilities as well as a complete statement of my financial affairs.

Client

Date

Joint Client

Date

All Done?

1. Have you listed all people you owe money to along with their FULL mailing address?
2. Have you included 6 months of paystubs, 3 months of bank statements, and your last 2 tax returns?
3. Have you read and signed the last page?

Make sure you DO NOT send copies of your bills or your credit report. We do not need these, keep them for your reference and to make sure all of your creditors are listed.

You do not need to send any money with this packet. You will pay when you meet with us to sign your bankruptcy petition.

Once everything is complete, either bring the documents by our main office or mail them to us at:

**The Rollins Law Firm
774 Avery Blvd N
Ridgeland, MS 39157**

You can also fax them to us at 601-500-5296

Or email them to Jennifer at jennifer@therollinsfirm.com

To mail your documents to us, go to your local post office. We suggest mailing the documents priority mail. The post office provides free envelopes (make sure they say priority mail). This service is under \$10 and typically takes 2-3 days for us to receive the documents back.

If you need to get the documents to us quicker, the post office does offer overnight delivery for a higher fee, just talk to your local post office for more info on this service.