

# ONE STOP BANKRUPTCY DOCS

4354 Eileen Street  
Simi Valley, CA 93063  
(805) 297-4512

## A DEBT RELIEF AGENCY

Thank you for your inquiry into our document preparation services. We are a non-attorney alternative for people who choose not to use an attorney. We are also a debt relief agency we help people file for bankruptcy relief under the bankruptcy code. Enclosed please find information regarding bankruptcy from the book "How to File for Bankruptcy" published by Nolo Press which we hope you will find helpful and information mandated by the bankruptcy code that we are required to give you a copy. If after reading the material or consulting an attorney, you decide to use our service, we have also included our questionnaire for your completion. Please return the completed questionnaire to us in person, mail or by fax. We have been saving people money since 1990 and hope we can be of help to you or someone you know. We know bankruptcy we have been preparing bankruptcy papers for over twenty years, so give us a call if you have any questions.

Document Preparation Fee for Chapter 7 . . . . .	\$200.00
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Document Preparation Fee for Chapter 13 amendments . . . . .	\$180.00
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Chapter 13 . . . . .	\$274.00

## One Stop Bankruptcy Docs

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## HOW A ROUTINE BANKRUPTCY PROCEEDS

STEP	DESCRIPTION	WHEN IT HAPPENS
1. You begin your case by filing bankruptcy papers.	You file the petition and supporting schedules with the bankruptcy clerk, who scans them into the court records.	Once you file, your creditors are barred from taking collection actions.
2. The court notifies creditors that you have filed for bankruptcy.	A notice of your filing and a date for the creditors' meeting is mailed to everyone you list as a creditor.	A few days after you file.
3. The court assigns a trustee to the case.	The trustee's job is to review your paperwork and take possession of any nonexempt property.	The trustee is appointed at the same time the notice to creditors is mailed.
4. You send the trustee your most recent tax return.	You must send your most recent tax return but can black out sensitive information such as your Social Security number and date of birth.	Seven days prior to the creditor's meeting.
5. The creditors' meeting is held.	The court appoints a trustee to examine your papers and manage your property.	Between 20 and 40 days after the date you file.
6. The means test is applied in appropriate cases.	The U.S. Trustee starts a process leading to dismissal or conversion of your case to Chapter 13 if your papers show that you have adequate income to fund a repayment plan.	The U.S. Trustee must file a statement within ten days after the creditors' meeting if it appears from the paperwork or information gleaned in the creditors' meeting that your income is over the state median and you can't pass the means test.
7. Negotiations are held regarding nonexempt property, if any.	If you have nonexempt property, the trustee will give you a chance to buy it back. Otherwise, the trustee will require you to hand over the property so it can be sold for the benefit of the unsecured creditors.	
8. Secured property is dealt with.	If you owe money on property, you must either redeem or reaffirm the debt if you want to hold on to the property.	Within 60 days after the meeting of creditors.
9. You attend budget counseling.	You must undergo personal financial management counseling before you can get your discharge.	Within 30 days after the creditors' meeting.
10. The court holds a reaffirmation hearing.	If you reaffirm a debt and aren't represented by a lawyer, you must attend a court hearing where the judge reviews your decision.	Within 45 days after the creditors' meeting.
11. The court grants your discharge.	If you reaffirm a debt and aren't represented by a lawyer, you must attend a court hearing where the judge reviews your decision.	Roughly 60 days after your creditors' meeting.
11. The court grants your discharge.	The court mails a notice of discharge that discharges all debts that can legally be discharged, unless the court has ruled otherwise in the court of your bankruptcy (very rare). The automatic stay is lifted at this time.	Roughly 90 days after your creditors' meeting.
12. Your case is closed.	The trustee distributes any property collected from you to your unsecured creditors.	A few days or weeks after your discharge.

# California System 1

Federal Bankruptcy Exemptions not available.

California has two systems; you must select one or the other.

All law references are to California Code of Civil Procedure unless otherwise noted. Many exemptions do not apply to claims for child support.

ASSETS	DESCRIPTION	LAW PROVIDING EXEMPTION
	homestead Real or personal property you occupy including mobile home, boat, stock cooperative, community apartment, planned development or condo to \$75,000 if single & not disabled; \$100,000 for families if no other member has a homestead (if only one spouse files, may exempt one-half of amount if home held as community property and all of amount if home held as tenants in common); \$175,000 if 65 or older, or physically or mentally disabled; \$175,000 if 55 or older, single & earn under \$15,000 or married & earn under \$20,000 & creditors seek to force the sale of your home; forced sale proceeds received exempt for 6 months after (husband & wife may not double)	704.710, 704.720, 704.730 <i>In re McFall</i> , 112 B.R. 336 (9th Cir. B.A.P. 1990)
	May file homestead declaration to protect exemption amount from attachment of judicial liens and to Protect proceeds of voluntary sale for 6 months.	704.920
insurance	Disability or health benefits Fidelity bonds Fraternal benefit society benefits Fraternal unemployment benefits Homeowners' insurance proceeds for 6 months after received, to homestead exemption amount Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	704.130 Labor 404 704.170 704.120 704.720(b) Ins. 10132, Ins. 10170, Ins. 10171
	Matured life insurance benefits needed for support Unmatured life insurance policy cash surrender value completely exempt. Loan value exempt to \$11,475 (Husband and Wife may double to \$22,950)	704.100(c) 704.100(b)
miscellaneous	Business or professional licenses, except liquor licenses Inmates' trust funds to \$1,425 (husband and wife may not double) Property of business partnership	695.060 704.090 Corp. 16501-04
pensions	Tax-exempt retirement accounts, including 401(k)s, 403(b)s, profit-sharing and money purchase plans SEP and SIMPLE IRAs, and defined-benefit plans County employees County firefighters County peace officers Private retirement benefits, including IRAs & Keoghs Public employees Public retirement benefits	11 U.S.C. §522(b)(3)(C); (n) Gov't 31452 Gov't 32210 Gov't 31913 704.115 Gov't 21255 704.110
personal property	Appliances, furnishings, clothing & food needed Bank Deposits from Social Security Administration to \$2,875 (\$4,300 for husband and wife); unlimited if SS funds are not commingled with other funds Bank deposits of other public benefits to \$1,425 (\$2,150 for husband and wife) Building materials to repair or improve home to \$2,875 (husband and wife may not double) Burial plot Funds held in escrow Health aids Jewelry, heirlooms & art to \$7,175 total (husband and wife may not double) Motor vehicles to \$2,725 in auto insurance for loss or damages (husband and wife may not double) Personal injury & wrongful death causes of action  Personal injury & wrongful death recoveries needed for support; if receiving installments, at least 75%	704.020 704.080  704.030 704.200 Fin. 17410 704.050 704.040 704.010 704.140(a), 704.150(a) 704.140(b),(c), (d), 704.150(b), (c)
public benefits	Aid to blind, aged, disabled, AFDC Financial aid to students Relocation benefits Unemployment benefits Union benefits due to labor dispute Worker's compensation	704.170 704.190 704.130 704.120 704.120(b)(5) 704.160
tools of trade	Tools, implements, materials, instruments, uniforms, books, furnishings, & equipment to \$7,175 total (\$14,350 if used by both spouses in same occupation) Commercial vehicle (Vehicle Code §260) \$4850 (\$9,700 total if used by both spouses in same occupation)	704.060
wages	Minimum 75% of wages paid within 30 days prior to filing Public employees vacation credits; if receiving installments, at least 75%	704.070 704.113
wild card	None	

**California System 2**

Federal Bankruptcy Exemptions not available

All law references are to California Code of Civil Procedure unless otherwise noted.  
 Note: Married couples may not double any exemption (*In re Talmadge*, 832 F.2d 1120 (9th Cir. 1987);  
*In re Baldwin*, 70 B.R. 612 (9th Cir. B.A.P. 1987))

ASSET	EXEMPTION	LAW PROVIDING EXEMPTION
homestead	Real or personal property, including co-op, used as residence to \$22,075; unused portion of homestead may be applied to any property	703.140 (b)(1)
insurance	Disability benefits	703.140 (b)(10)(C)
	Life insurance proceeds needed for support of family	703.140 (b)(11)(C)
	Unmatured life insurance contract accrued avails to \$11,800	703.140 (b)(8)
	Unmatured life insurance policy other than credit	703.140 (b)(7)
miscellaneous	Alimony, child support needed for support	703.140 (b)(10)(D)
pensions	Tax-exempt retirement accounts, including 401(k)s, 403(b)s, profit-sharing and money purchase plans, SEP and SIMPLE IRAs, and defined-benefit plans	11 U.S.C. §522(b)(3)(C)
	Traditional and Roth IRAs to \$1,000,000 per person	11 U.S.C. §522(b)(3)(C); (n)
	ERISA- qualified benefits needed for support	703.140 (b)(10)(E)
personal property	Animals, crops, appliances, furnishings, household goods, books, musical instruments & clothing to \$550 per item	703.140 (b)(3)
	Burial plot to \$22,075, in lieu of homestead	703.140 (b)(1)
	Health aids	703.140 (b)(9)
	Jewelry to \$1,425	703.140 (b)(4)
	Motor vehicle to \$3,525	703.140 (b)(2)
	Personal injury recoveries to \$22,075 (not to include pain & suffering; pecuniary loss)	703.140 (b)(11)(D), (E)
	Wrongful death recoveries needed for support	703.140 (b)(11)(B)
public benefits	Crime victim's compensation	703.140 (b)(11)(A)
	Public assistance	703.140 (b)(10)(A)
	Social Security	703.140 (b)(10)(A)
	Unemployment compensation	703.140 (b)(10)(A)
	Veterans' benefits	703.140 (b)(10)(B)
tools of trade	Implements, books & tools of trade to \$2,200	703.140 (b)(6)
wages	None (use federal nonbankruptcy wage exemption)	
Wild card	\$1,175 of any property	703.140 (b)(5)
	Unused portion of homestead or burial exemption, of any property. Total wildcard (\$23,250)	703.140 (b)(5)

**STATEMENT OF  
INFORMATION REQUIRED BY 11 U.S.C. § 341**

**INTRODUCTION:**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Bankruptcy Administrator has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of —

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts in bankruptcy;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This statement contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

**WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts; but there are a number of exceptions. Debts which usually may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; debts which were not listed in bankruptcy schedules; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to repay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

**WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy. There are exceptions to this general statement. See your lawyer if you have questions.

**WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your bankruptcy petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within sixty (60) days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary. They are not required by the bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt. This is particularly true when property you wish to retain is collateral for a debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues an order of discharge or within sixty (60) days after you filed the reaffirmation agreement with the court, whichever is later.

If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any deficiency. In addition, creditors may seek other remedies, such as garnishment of wages.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtors must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan.

**AGAIN PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER §342(b)(1)  
OF THE BANKRUPTCY CODE**

In accordance with §342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

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

**Chapter 7: Liquidation (\$245.00 filing fee, \$39.00 administrative fee, \$15.00 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235.00 filing fee, \$39.00 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**NOTICE MANDATED BY 11 U.S.C. §527(a)(2) OF THE BANKRUPTCY CODE**

**NOTICE OF MANDATORY DISCLOSURE  
TO CONSUMERS WHO CONTEMPLATE FILING BANKRUPTCY**

You are notified as follows:

1. All information that you are required to provide with the filing of your case and thereafter, while your case is pending, must be complete, accurate and truthful.
2. All your assets and all your liabilities must be completely and accurately disclosed in the documents filed to commence your case, and the replacement value of each asset (as defined in Section 506 of the Bankruptcy Code) must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Some sections of the Bankruptcy Code require you to determine and list the replacement value of an asset such as a car or furniture. When replacement value is required, it means the replacement value, established after reasonable inquiry, as of the date of the filing of your bankruptcy case, without deduction for costs of sales or marketing. With respect to property acquired for personal, family or household purposes, replacement value means the price a retail merchant would charge for “used” property of that kind considering the age and condition of the property.
4. Before your case can be filed, it is subject to what is called “Means Testing”. The Means Test was designed to determine whether or not you qualify to file a case under chapter 7 of the Bankruptcy Code, and if not, how much you need to pay your unsecured creditors in a chapter 13 case. For purposes of means test, you must state, after reasonable inquiry, your total current monthly income, the amount of all expenses as specified and allowed pursuant to section 707(b)(2) of the Bankruptcy Code, and if the plan is to file in a Chapter 13 case, you must state, again after reasonable inquiry, your disposable income, as that term is defined.
5. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide complete, accurate and truthful information may result in the dismissal of your case or other sanctions, including criminal sanctions.

**STATEMENT CONTAINED IN AND MANDATED BY 11 U.S.C. §527(b)**

**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, Schedules 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 call 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 3 to 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.

**NOTICE MANDATED BY 11 U.S.C §527(e) OF THE BANKRUPTCY CODE**

**Information to the Assisted Person (Debtor) on How to Provide All Information Required  
by 11 U.S.C. §521**

Section 521 of the Code sets out the Debtor's duties related to the filing of a bankruptcy case. A copy of the section is attached to this writing. As you fill out the schedules and statement of financial affairs, you should keep the following in mind:

1. Completing the income and expense pages accurately and completely is critical.
  - (a) To compile your income, refer to recent pay stubs and last year's income tax returns. Accounting for overtime, investment dividends, and other earnings is necessary.
  - (b) People usually pay cash for many items, such as groceries. Review your monthly expense payments and make a best estimate on cash expenditures. If you pay insurance annually, calculate the monthly cost.
  - (c) When you value property you own, consider prices in the neighborhood for housing, in newspapers and car lots for automobiles, and what you would pay for furniture and clothes at a business selling such goods.
  - (d) If you have an item of special value, an appraisal may be necessary.
  - (e) When listing creditors, collect current bills and use that information for mailing addresses and balances due.
  - (f) Under the law of this state, or federal bankruptcy law, certain property may be exempt and may be retained. Attached is a copy of the state list of exemptions. The list is all-inclusive. If a seller has a lien on exempt property, the lien may be avoidable or you may have to pay for the property in order to keep it.

NOTICE MANDATED BY 11 U.S.C. §342(b)(2) OF THE BANKRUPTCY CODE

**FRAUD AND CONCEALMENT PROHIBITED**

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

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**BANKRUPTCY INFORMATION FOR**  
**CHAPTER 7 \_\_\_ CHAPTER 13 \_\_\_**

Please fill out this form as completely as possible.

We ask that you list each and every financial obligation you have in the "creditor boxes." If you need more space, please use the back or photocopy the page of boxes.

Please also remember to list every creditor to whom you are obligated. Similarly, you should list debts even if you think the creditor has written off the loan or if you think that someone else may pay the bill in the future (i.e. a medical bill that may be covered by insurance). Please provide us with the correspondence address for each creditor rather than the billing address.

We will need pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of your bankruptcy petition. Even if your spouse does not want to participate, we still need to know about your household expenses and income. A copy of your most recent tax return will need to be sent to your trustee (you may black out your Social Security Numbers)

One of the most important items of information that you can provide relates to whether a debt is "secured" or "unsecured." A "secured" debt is a debt that is backed by collateral, such as a house, car or even household items. By contrast, an "unsecured" debt is backed only by your signature. Examples of unsecured debts are credit card bills and medical bills. Please note that many finance companies ask you to list household goods at the time you obtain your loan. This usually means that you may have given the finance company a security interest in your property. If you have a court judgment and you own a home that creditor may have a security interest in your home, please inform us if this applies to you.

Name & Address of Credit Counseling Agency: \_\_\_\_\_  
\_\_\_\_\_

Date received credit counseling: \_\_\_\_\_

Amount paid for credit counseling: \$ \_\_\_\_\_

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**BANKRUPTCY INFORMATION TRANSFER SHEET FOR**

**CHAPTER 7 \_\_\_ CHAPTER 13 \_\_\_**

HOW DID YOU HEAR ABOUT US \_\_\_\_\_

FULL NAME \_\_\_\_\_  
FIRST MIDDLE LAST AGE

SPOUSE \_\_\_\_\_  
FIRST MIDDLE LAST AGE

PHONE # HOME (\_\_\_\_) \_\_\_\_\_ WORK (\_\_\_\_) \_\_\_\_\_

OK TO CALL WORK: YES \_\_\_\_\_ NO \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

MARITAL STATUS: S \_\_\_\_\_ M \_\_\_\_\_ W \_\_\_\_\_ SEP \_\_\_\_\_ D \_\_\_\_\_ (If divorced 8 years or less then provide name of former spouse \_\_\_\_\_)

OTHER NAMES USED LAST 8 YEARS \_\_\_\_\_

SPOUSES OTHER NAMES USED 8 YEARS \_\_\_\_\_

YOUR SOCIAL SECURITY # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

SPOUSE SOCIAL SECURITY # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

CURRENT ADDRESS \_\_\_\_\_

COUNTY: \_\_\_\_\_ DATES LIVED THERE: FROM \_\_\_\_\_ TO \_\_\_\_\_

PREVIOUS ADDRESS LAST 3 YEARS AND DATES \_\_\_\_\_

**OWNED ANY BUSINESS LAST 6 YEARS?** NO \_\_\_\_\_ YES \_\_\_\_\_

NAME OF BUSINESS \_\_\_\_\_

ADDRESS \_\_\_\_\_

DATES IN BUSINESS \_\_\_\_\_ TO \_\_\_\_\_ EIN \_\_\_\_\_

TYPE OF BUSINESS \_\_\_\_\_

ACCOUNTANT'S NAME \_\_\_\_\_

ACCOUNTANT'S ADDRESS \_\_\_\_\_

ACCOUNTANT'S DATES OF SERVICE \_\_\_\_\_ TO \_\_\_\_\_

DOES ACCOUNTANT HAVE COPIES OF YOUR RECORDS? YES \_\_\_\_\_ NO \_\_\_\_\_

DO YOU HAVE COPIES OF YOUR RECORDS? YES \_\_\_\_\_ NO \_\_\_\_\_

INVENTORY \_\_\_ NO \_\_\_ YES DATE OF INVENTORIES \_\_\_\_\_ VALUE OF INVENTORY \_\_\_\_\_

1) OPEN BANK ACCOUNTS: (NAME, ADDRESS, TYPE, ACCT# & BAL) :

TYPE \_\_\_\_\_ # \_\_\_\_\_ \$ \_\_\_\_\_

TYPE \_\_\_\_\_ # \_\_\_\_\_ \$ \_\_\_\_\_

TYPE \_\_\_\_\_ # \_\_\_\_\_ \$ \_\_\_\_\_

2) CLOSED BANK ACCOUNTS WITHIN ONE YEAR OF TODAY - (NAME, ADDRESS, ACCT. # AND FINAL BALANCE)

TYPE \_\_\_\_\_ # \_\_\_\_\_ \$ \_\_\_\_\_ Date closed \_\_\_\_\_

3) DO YOU HAVE A SAFE DEPOSIT BOX? NO \_\_\_\_\_ YES \_\_\_\_\_

IF SO WHERE \_\_\_\_\_

WHAT IS IN BOX? \_\_\_\_\_

4) ARE YOU HOLDING PROPERTY FOR ANY OTHER PERSON? \_\_\_\_\_ (ATTACH SPECIFICS)

5) IS ANYONE HOLDING PROPERTY YOU HAVE INTEREST IN? \_\_\_\_\_ (ATTACH SPECIFICS)

6) ANY PRIOR BANKRUPTCY? NO \_\_\_\_\_ YES \_\_\_\_\_ CASE # \_\_\_\_\_

COURT \_\_\_\_\_ CHAPTER \_\_\_\_\_

DATE: FILED: \_\_\_/\_\_\_/\_\_\_ DISCHARGE OR DISMISSED: \_\_\_/\_\_\_/\_\_\_

7) WERE YOU PARTY TO ANY LAWSUITS: NO \_\_\_\_\_ YES \_\_\_\_\_

(PLEASE ATTACH COPIES OF LAWSUITS TO PAPERWORK)

8) ANY PROPERTY SEIZED LAST 12 MONTHS \_\_\_\_\_ (ATTACH SPECIFICS)

9) TRANSFERRED ANY PROPERTY LAST 3 MONTHS \_\_\_\_\_ (ATTACH SPECIFICS)

10) REPOSSESSIONS: NO \_\_\_ YES \_\_\_ What? \_\_\_\_\_

CREDITOR/ADDRESS \_\_\_\_\_

WHEN: \_\_\_\_\_ MARKET VALUE: \$ \_\_\_\_\_

11) FIRE OR THEFT LOSSES LAST 12 MONTHS? NO \_\_\_\_\_ YES \_\_\_\_\_ (ATTACH SPECIFICS)

IF SO, DID INSURANCE COVER IT AND HOW MUCH RECEIVED? \$ \_\_\_\_\_

12) STUDENT LOANS: YES \_\_\_\_\_ NO \_\_\_\_\_ TAXES OWED: YES \_\_\_\_\_ NO \_\_\_\_\_

13) AUTO LOANS: YES \_\_\_\_\_ NO \_\_\_\_\_ CO-DEBTORS: YES \_\_\_\_\_ NO \_\_\_\_\_

(IF YES FOR 12 AND/OR 13 PLEASE LIST ON CREDITOR INFORMATION PAGES)

LIST ON SEPARATE SHEET ALL PAYMENTS AND DATES TO ANY ONE CREDITOR OF MORE THAN \$600.00 (Total of all payments) WITHIN THE LAST 90 DAYS, AND ALL PAYMENTS TO INSIDER CREDITORS WITHIN THE LAST ONE YEAR.



# INCOME

You

Spouse

INCOME (GROSS) : YEAR TO DATE \_\_\_\_\_/\_\_\_\_\_

INCOME (GROSS) : LAST YEAR \_\_\_\_\_/\_\_\_\_\_

INCOME (GROSS) : TWO YEARS AGO \_\_\_\_\_/\_\_\_\_\_

INCOME FROM OTHER SOURCES FOR YEARS LISTED ABOVE (**PLEASE LIST YEAR AND SOURCE**) \_\_\_\_\_

CHILDREN: SON(S) / DAUGHTER (D) / AGE \_\_\_\_\_

DO THEY LIVE WITH YOU \_\_\_\_\_

YES \_\_\_ NO \_\_\_ \_\_\_\_\_

EMPLOYMENT: **If employed, need to attach pay stubs showing last sixty (60) days.**

YOU: OCCUPATION: \_\_\_\_\_ HOW LONG: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SPOUSE: OCCUPATION: \_\_\_\_\_ HOW LONG: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

INCOME:	YOU	SPOUSE
---------	-----	--------

CURRENT MONTHLY GROSS WAGES:	_____	_____
------------------------------	-------	-------

ESTIMATED MONTHLY OVERTIME:	_____	_____
-----------------------------	-------	-------

SUB TOTAL:	_____	_____
------------	-------	-------

LESS PAYROLL DEDUCTIONS

A. TAXES & SOCIAL SECURITY	_____	_____
----------------------------	-------	-------

B. INSURANCE	_____	_____
--------------	-------	-------

C. UNION DUES	_____	_____
---------------	-------	-------

D. OTHER: (PLEASE SPECIFY):	_____	_____
-----------------------------	-------	-------

_____	_____	_____
-------	-------	-------

_____	_____	_____
-------	-------	-------

_____	_____	_____
-------	-------	-------

SUBTOTAL OF DEDUCTIONS:	_____	_____
-------------------------	-------	-------

TOTAL NET MONTHLY TAKE HOME	_____	_____
-----------------------------	-------	-------

OTHER MONTHLY INCOME:	_____	_____
-----------------------	-------	-------

EXPLAIN _____	_____	_____
---------------	-------	-------

EXPLAIN _____	_____	_____
---------------	-------	-------

TOTAL MONTHLY INCOME:	_____	_____
-----------------------	-------	-------

TOTAL COMBINED INCOME:	_____	_____
------------------------	-------	-------

## CURRENT MONTHLY GROSS INCOME WORKSHEET

Use this worksheet to calculate your current monthly gross income; use figures for you and your spouse if you plan to file jointly and even if your spouse will not be filing, as long as you live together.

**Line 1.** Calculate your total gross income over the last six months from wages, salary, tips, bonuses, overtime, and so on.

	YOU	SPOUSE
A. 6 Months ago	\$ _____	_____
B. 5 Months ago	_____	_____
C. 4 Months ago	_____	_____
D. 3 Months ago	_____	_____
E. 2 Months ago	_____	_____
F. Last Month	_____	_____
G. TOTAL WAGES (add Lines A-F)	\$ _____	_____

**Line 2.** Add up all other income for the last six months.

A. Business, profession, or farm income	_____	_____
<b>Gross Income business</b>	\$ _____	
<b>Expenses for business</b>	\$ _____	
<b>Put the difference on the line</b>		
B. Interest, dividends, and royalties	_____	_____
C. Rents and real property income	_____	_____
<b>Gross Income Rent</b>	\$ _____	
<b>Expenses for Rent</b>	\$ _____	
<b>Put the difference on the line</b>		
D. Pension and retirement income	_____	_____
E. Alimony or family support	_____	_____
F. Spousal contributions (if not filing jointly)	_____	_____
G. Unemployment compensation	_____	_____
H. Workers' Compensation	_____	_____
I. State disability insurance	_____	_____
J. Annuity payments	_____	_____
K. Other	_____	_____
L. TOTAL OTHER INCOME	\$ _____	_____

**Line 3.** Calculate total gross income over the six months prior to filing.

A. Enter total wages (Line 1G).	\$ _____	_____
B. Enter total income (Line 2L).	\$ _____	_____
C. TOTAL INCOME OVER THE SIX MONTHS PRIOR TO FILING.		
Add lines A and B together.	\$ _____	_____

**Line 4.** Average monthly income over the six months prior to Filing. This is called your current monthly income.

A. Enter total six-month income (Combine Line 3C).	\$ _____	
B. CURRENT GROSS MONTHLY INCOME. Divide line A by six.	\$ _____	

# BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF YOUR BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation)

## PART A – GROSS BUSINESS INCOME FOR PREVIOUSLY 12 MONTHS

1. Gross Income for 12 Months Prior to filing: \$ \_\_\_\_\_

## PART B – ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross future Monthly Income: \$ \_\_\_\_\_

## PART C – ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than You) \$ \_\_\_\_\_

4. Payroll Taxes \_\_\_\_\_

5. Unemployment Taxes \_\_\_\_\_

6. Worker's Compensation \_\_\_\_\_

7. Other Taxes \_\_\_\_\_

8. Inventory Purchases (Including raw materials) \_\_\_\_\_

9. Purchase of Feed/Fertilizer/Seed/Spray \_\_\_\_\_

10. Rent (Other than your principal residence) \_\_\_\_\_

11. Utilities \_\_\_\_\_

12. Office Expenses and Supplies \_\_\_\_\_

13. Repairs and Maintenance \_\_\_\_\_

14. Vehicle Expenses \_\_\_\_\_

15. Travel and Entertainment \_\_\_\_\_

16. Equipment Rental and Leases \_\_\_\_\_

17. Legal/Accounting/Other Professional Fees \_\_\_\_\_

18. Insurance \_\_\_\_\_

19. Employee Benefits (e.g., pension, medical, etc.) \_\_\_\_\_

20. Payments to Be Made Directly By You to Secured  
Creditors For (Pre-Petition Business Debts (Specify)  
\_\_\_\_\_

21. Other (Specify) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

22. Total Monthly Expenses (Add items 3 – 21) \$ \_\_\_\_\_

## PART D – ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2) \$ \_\_\_\_\_

**EXPENSES: MONTHLY**

**HOME**

RENT..... \_\_\_\_\_

HOME MORTGAGE..... \_\_\_\_\_

SPACE RENT MOBILE HOME..... \_\_\_\_\_

UTILITIES:

ELECTRICITY AND GAS..... \_\_\_\_\_

WATER & SEWER..... \_\_\_\_\_

TELEPHONE..... \_\_\_\_\_

CELLPHONE..... \_\_\_\_\_

GARBAGE..... \_\_\_\_\_

SECURITY..... \_\_\_\_\_

CABLE..... \_\_\_\_\_

HOME MAINTENANCE..... \_\_\_\_\_

FOOD..... \_\_\_\_\_

CLOTHING..... \_\_\_\_\_

LAUNDRY AND DRY CLEANING..... \_\_\_\_\_

MEDICAL & DENTAL..... \_\_\_\_\_

TRANSPORTATION (GAS, MAINTENACE, REG., FEES)..... \_\_\_\_\_

RECREATION, CLUBS & ENTERTAINMENT..... \_\_\_\_\_

NEWSPAPERS, MAGAZINES, ETC..... \_\_\_\_\_

CHARITABLE CONTRIBUTIONS..... \_\_\_\_\_

INSURANCE:

    HOMEOWNER'S OR RENTER'S..... \_\_\_\_\_

    LIFE (NOT DEDUCTED FROM PAY)..... \_\_\_\_\_

    HEALTH (NOT DEDUCTED FROM PAY)..... \_\_\_\_\_

    AUTO..... \_\_\_\_\_

    OTHER: \_\_\_\_\_ .....

TAXES:

    REAL ESTATE PROPERTY TAXES..... \_\_\_\_\_

INSTALLMENT PAYMENTS:

    AUTO..... \_\_\_\_\_

    AUTO..... \_\_\_\_\_

    OTHER \_\_\_\_\_ .....

    OTHER \_\_\_\_\_ .....

ALIMONY AND SUPPORT PAID TO OTHERS..... \_\_\_\_\_

CHILD SUPPORT PAYMENTS..... \_\_\_\_\_

PET(S) (FOOD, VET, ETC,)..... \_\_\_\_\_

PERSONAL CARE (HAIRCUTS, MANICURES, ETC)..... \_\_\_\_\_

OTHER \_\_\_\_\_ .....

OTHER \_\_\_\_\_ .....

TOTAL MONTHLY EXPENSES..... \_\_\_\_\_

**COMPLETE IF YOU OWN A HOME**

ADDRESS \_\_\_\_\_

MARKET VALUE \$ \_\_\_\_\_ DATE OBTAINED \_\_\_\_\_

\_\_\_ SINGLE FAMILY RESIDENCE \_\_\_ CONDO \_\_\_ TOWNHOUSE

DO YOU HAVE A HOMESTEAD? YES \_\_\_\_\_ NO \_\_\_\_\_

1ST TRUST DEED NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

DATE OBTAINED \_\_\_\_\_

PRINCIPAL BALANCE \$ \_\_\_\_\_

MONTHLY PAYMENT \$ \_\_\_\_\_

DATE LAST PAID \_\_\_\_\_

AMOUNT NEEDED TO BRING CURRENT \$ \_\_\_\_\_

2ND TRUST DEED NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

DATE OBTAINED \_\_\_\_\_

PRINCIPAL BALANCE \$ \_\_\_\_\_

MONTHLY PAYMENT \$ \_\_\_\_\_

DATE LAST PAID \_\_\_\_\_

AMOUNT NEEDED TO BRING CURRENT \$ \_\_\_\_\_

3RD TRUST DEED NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

DATE OBTAINED \_\_\_\_\_

PRINCIPAL BALANCE \$ \_\_\_\_\_

MONTHLY PAYMENT \$ \_\_\_\_\_

DATE LAST PAID \_\_\_\_\_

AMOUNT NEEDED TO BRING CURRENT \$ \_\_\_\_\_

MONTHLY PROPERTY TAX AMOUNT \_\_\_\_\_

IS PROPERTY TAX CURRENT? YES \_\_\_\_\_ NO \_\_\_\_\_ \$ \_\_\_\_\_

IS PROPERTY TAX INCLUDED IN PAYMENT? YES \_\_\_\_\_ NO \_\_\_\_\_

IS INSURANCE INCLUDED IN PAYMENT? YES \_\_\_\_\_ NO \_\_\_\_\_

IS THE HOME IN FORECLOSURE? YES \_\_\_\_\_ NO \_\_\_\_\_

BY WHOM: \_\_\_\_\_

NAME & ADDRESS OF TRUSTEE: \_\_\_\_\_

**IF YOU HAVE MORE THAN ONE PROPERTY PLEASE PROVIDE THE ABOVE INFORMATION FOR EACH PROPERTY.**









**ONE STOP BANKRUPTCY DOCS**

4354 EILEEN STREET  
SIMI VALLEY, CA 93063  
(805) 297-4512

**SATISFACTION GUARANTEE**

**ONE STOP BANKRUPTC DOCS** is dedicated to providing quality service and an honest price. If at any time any customer honestly believes that we have not fully met this goal of doing first-quality work, he or she may simply ask for his or her money back.

Please note, however, that if a customer simply changes his or her mind about continuing with a particular legal action or using our service, such as a bankruptcy or a divorce, after we have typed the papers according to their instructions, there will be no refund.

**I HAVE READ AND UNDERSTAND THE ABOVE!!**

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

**ONE STOP BANKRUPTCY DOCS**

4354 EILEEN STREET  
SIMI VALLEY, CA 93063  
(805) 297-4512

I have decided to do my own bankruptcy. In order to obtain low cost services, I hereby hire **ONE STOP BANKRUPTCY DOCS** to assist me by performing certain document preparation services according to my instructions. I am not to receive legal advice or legal services. **ONE STOP BANKRUPTCY DOCS** uses as its guidelines a copy of the book "How to File for Bankruptcy" by attorneys Stephen Elias, Alvin Renauer, and Robin Leonard. This book is available for review at any time or I may purchase this book at a local bookstore. Should I decide I need legal advice at any time during the bankruptcy process, I shall consult with an attorney of my own choosing or ask that **ONE STOP BANKRUPTCY DOCS** provide a referral. I will furnish all the information and will make all the decisions with regard to my bankruptcy and be solely responsible therefore. I am aware that I may proceed under Chapter 7, 11, 12, or 13 of Title 11, United States Code, and I understand the relief available under each chapter, and choose to proceed under Chapter \_\_\_\_ of such title. I understand that **ONE STOP BANKRUPTCY DOCS** or any of its employees cannot advise me under which chapter to proceed.

I understand California has two forms of exemptions and I choose:  
\_\_\_\_ CALIFORNIA CODE OF CIVIL PROCEDURE SECTION 704 (SYSTEM ONE)  
\_\_\_\_ CALIFORNIA CODE OF CIVIL PROCEDURE SECTION 703 (SYSTEM TWO)  
I understand I must list all assets and obligations and file a Statement of Intention. I shall be solely responsible for any and all court rules.

**I HAVE READ AND UNDERSTAND THE ABOVE!!**

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

## ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I have received from One Stop Bankruptcy Docs a copy of all of the following four notices:

- \_\_\_ 1. Statement of Information Required by 11 U.S.C. §341
- \_\_\_ 2. Notice Mandated by Section 342(b)(1) and 527(a)(1) of the Bankruptcy Code.
- \_\_\_ 3. Notice Mandated by Section 527(a)(2) of the Bankruptcy Code.
- \_\_\_ 4. Notice Mandated by Section 527(b) of the Bankruptcy Code.
- \_\_\_ 5. Notice Mandated by Section 527(c) of the Bankruptcy Code.
- \_\_\_ 6. Notice Mandated by Section 342(b)(2) of the Bankruptcy Code.

If my spouse was not present when I received a copy of these notices. I hereby also acknowledge receipt of the notices on behalf of my spouse, and promise to provide my spouse with either a copy of these notices or the opportunity to read and review the copy I received.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Prospective Client

\_\_\_\_\_  
Prospective Co-Client (if present)

**UNITED STATES TRUSTEE**  
CENTRAL DISTRICT OF CALIFORNIA

**AMENDED BANKRUPTCY PETITION PREPARER GUIDELINES**

In accordance with its obligation to monitor compliance with 11 U.S.C. § 110, the United States Trustee for the Central District of California is providing the following guidelines for non-attorneys who prepare documents for filing in the United States Bankruptcy Court. Failure to comply with the following guidelines will result in enforcement actions by the Office of the United States Trustee.

1. A bankruptcy petition preparer may only type forms. When a bankruptcy petition preparer provides services that go beyond the above, those services can constitute the unauthorized "practice of law."
2. The bankruptcy petition preparer is not an attorney and is not authorized to practice law. As defined by statute and case law, the activities that constitute the practice of law in the bankruptcy court include, but are not limited to, the following:
  - A. Determining when to file bankruptcy;
  - B. Explaining the difference between chapters or determining under which chapter of the Bankruptcy Code to file a voluntary petition;
  - C. Explaining information necessary to complete the bankruptcy petition;
  - D. Advising debtors regarding the claiming of exemptions;
  - E. Explaining or determining which debts are priority, secured, or unsecured;
  - F. Suggesting or determining where items belong on the petition, based on information provided by a debtor;
  - G. Preparing any pleadings other than filling out official forms promulgated by the United States Supreme Court or by the United States Bankruptcy Court of the Central District of California;
  - H. Explaining or discussing the impact that a bankruptcy filing may have on an eviction or foreclosure proceeding;
  - I. Explaining or discussing the impact that a bankruptcy filing may have on the dischargeability of debts, including outstanding student loans or taxes;
  - J. Explaining, discussing, or assisting a debtor with a reaffirmation agreement;
  - K. Assisting or appearing with the debtor or on a debtor's behalf at the § 341(a) Meeting of Creditors;
  - L. Discussing or assisting a debtor with determining whether a certain debt should be reaffirmed or redeemed; and
  - M. Providing advice or guidance to a debtor regarding the actions that may or may not be taken by a creditor, United States Bankruptcy Trustee, United States Bankruptcy Court, United States Bankruptcy Judge, or another third party.
3. Translating documents may not necessarily be considered the practice of law. However, translation services provided to a debtor should not include services listed in paragraph 2 above.
4. A petition preparer has an ongoing responsibility to disclose to the court any fees received or compensation agreement not previously disclosed to the court. Within ten (10) days of receiving additional compensation or entering into an agreement with a debtor(s) for additional compensation, the petition preparer shall disclose all additional fees or compensation arrangements to the court.
5. The charge typically allowed in this district for a bankruptcy petition preparer's services is no more than \$200, including, but not limited to, any and all expenses such as photocopying, costs of credit reports, postage and telephone charges. The United States Trustee may object to any fee above this amount. A lower fee ceiling may apply to an incomplete bankruptcy filing or any document where only limited typing is necessary. This fee does not include the filing fee, which the debtor must pay directly to the clerk of the bankruptcy court. All filing fees shall be made payable to the "United States Bankruptcy Court, " and the petition preparer must disclose the amount of those filing fees to the debtor when the preparer informs the debtor of the cost of his or her services.

6. Debtors have the right to file their bankruptcy documents in person at the Bankruptcy Court or by mailing them to the Court, consistent with the Court's procedure. Should a preparer assist with the physical filing of petitions with the Court or charge a debtor for messenger or courier costs, the U.S. Trustee may file a motion for fines under 11 U.S.C. § 110(g) and/or request that the Court order the preparer to return those costs to the debtor. If messenger or courier costs are charged, the total amount for all preparer services, excluding the filing fees, may not exceed the \$200 referred to in paragraph 5.
7. Before typing any document whatsoever and before accepting any money from the debtor(s), the bankruptcy petition preparer must provide a copy of these Guidelines to the debtor(s), which must be signed and dated by the debtor(s) and the bankruptcy petition preparer as provided below. The original signed copy of the Guidelines must be attached to any petition, pleading or other document filed with the court. If these Guidelines are filed with the bankruptcy petition, the U.S. Trustee suggests that it be placed in front of the mailing matrix.
8. If a bankruptcy petition preparer communicates with a debtor primarily in a language other than English, the petition preparer shall provide a copy of these Guidelines to the debtor(s) in that language.
9. A petition preparer should keep a copy of the Guidelines signed by the debtor for a period of two years from the date of signature.
10. Upon Motion of a debtor, a creditor, or any party in interest, including the United States Trustee, or on the court's own motion, the fees of a bankruptcy petition preparer may be reduced at the discretion of the Court. THE U.S. TRUSTEE MAY REQUEST THAT THE COURT ORDER ALL FEES REFUNDED TO A DEBTOR WHERE THE BANKRUPTCY PETITION PREPARER HAS ACTED INCOMPETENTLY, ILLEGALLY, HAS ENGAGED IN THE UNAUTHORIZED PRACTICE OF LAW, OR HAS FAILED TO COMPLY WITH THESE GUIDELINES.
11. Anyone, including a debtor, who believes a bankruptcy petition preparer has violated 11 U.S.C. § 110 or has given legal advice should advise the United States Trustee in writing of the circumstances.
12. These guidelines replace the Guidelines issued on July 15, 2002 and are effective March 1, 2003.

Name of Debtor(s): \_\_\_\_\_

I declare under penalty of perjury that I have provided a copy of these guidelines to the debtor(s) in this case.

X \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer,  
 One Stop Bankruptcy Docs, 4354 Eileen St., Simi Valley, CA 93063

I declare under penalty of perjury that the above listed non-attorney bankruptcy petition preparer has provided me with a copy of these guidelines.

X \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature of Debtor

X \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature of Debtor

**ONE STOP BAKRUPTCY DOCS**

**A Debt Relief Agency  
4354 EILEEN STREET  
SIMI VALLEY, CA 93063  
(805) 297-4512**

I have carefully reviewed all forms prepared according to my instructions by One Stop Bankruptcy Docs document preparation service and find them to be accurate and complete.

I understand that the bankruptcy laws require me to list all of my creditors including but not limited to all credit cards that currently have any balance, auto loans whether I am keeping them or not, all mortgages even if they are current, student loans, IRS debts, personal loans whether to a company or a friend or relative, medical bills, company loans, business debts and a complete list of all of my assets and that I am responsible for the accuracy and completeness of this information that is listed in my bankruptcy paperwork. I have given One Stop Bankruptcy Docs a complete list of all of my creditors and assets.

One Stop Bankruptcy Docs is a document preparation service company designed to assist people who want to do their own legal paperwork. We are not lawyers and do not give legal advice. It is up to you to inform yourself as to the laws and procedures which affect your situation and to make your own legal decisions.

Nobody at One Stop Bankruptcy Docs has represented themselves to be an attorney. I have neither sought nor received legal advice. It is my intention to represent myself in court and I have paid my fee for document preparation services only.

I understand that I am responsible for the timely filing of my documents at the appropriate court. I understand that One Stop Bankruptcy Docs employees are not allowed to accept my filing fee and all filing fees must be made payable to the "U.S. Bankruptcy Court".

I understand that anything I may have charged within 60 days of the filing of my bankruptcy petition may not be dischargeable and that I may be responsible to pay these charges to the creditor.

I understand that my bank may have offset rights to monies that I have on deposit now and in the future if my bank is listed as a creditor in my bankruptcy. I understand that may want to change banks to avoid losing any of my money that I may deposit at my bank.

I agree that for a fee of \$200.00, 1-Day Document Assistance will perform document preparation of my chapter 7 or 13 bankruptcy petition, schedules, and official forms for filing chapter 7 or 13 bankruptcy

PLEASE REVIEW YOUR BANKRUPTCY PAPERS CAREFULLY TO INSURE THAT ALL THE INFORMATION YOU PROVIDED TO US IS COMPLETE.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE