

INSTRUCTIONS FOR FILLING OUT MYCASEINFO:

These online forms are here to streamline your bankruptcy, minimize your frustration and make the entire process as quick and effortless as possible, but it does take commitment.



PLEASE READ THESE INSTRUCTIONS COMPLETELY BEFORE FILLING IN THE ON-LINE INFORMATION BECAUSE IT WILL MAKE THE PROCESS GO MUCH SMOOTHER.

REMEMBER YOU ARE NOT ALONE; WE ARE HERE TO HELP YOU. HOWEVER, WE CAN ONLY HELP YOU WHEN YOU PROVIDE ACCURATE, COMPLETE INFORMATION.

You will be working on a secure web site that can only be accessed by you and our office. We never file your bankruptcy until you give us permission to do so; so filling out these forms has no effect on your credit and is not transmitted to any other party.

Please do not try to enter all this data in one sitting. It takes most people several days, working a few hours each day, to complete. Therefore, be kind to yourself and set a limit on how long you work at one time.

YOU CAN LOG IN AND OUT WITHOUT LOSING DATA: You can return to the data by following the directions at the web site. Make sure to use the same log-in each time. In the last five years we had one report that a client using an old Mac had a problem saving data. If that is the case save data every 10-15 minutes.

OKAY LET'S GET STARTED:

- **If you are married:** If you are married, the husband's information needs to be first and the wife's information entered as "Spouse"; no matter who is filling out the form. The standardized bankruptcy document instructions require this order of names for uniformity.
 - **Who is the owner?** Husband, Wife, or both? If purchased while married then the owner is "joint".
 - **Where is the property located?** Debtors' residence, storage unit, someone's house, etc.

- **Property:** (this is a list of ALL the things you own or have a right to – such as a house, car, bed, right to sue someone, business or dog.)
 - **Real Estate Property** (land, house, townhouse) A realtor can help determine the value of your property. Online resources such as www.zillow.com and www.maricopa.gov/assessor can also provide estimates of a home's value (please note that Zillow values are usually high and the assessor's value is usually low).

Example: Brief Description: 3 bed / 2 bath / 1800 sq ft,
List the month & year the property was purchased
Estimated Value: \$__ (what your property would sell for today in its current condition)
Where is this property located?: Address
Owner: Husband, Wife, Joint
 - **Personal Property:** These are items that you own (not that you are holding for someone else) Location: list where the items is – your residence or storage, or with a friend:
 - **Value:** Use yard sale value, except for vehicles, jewelry or guns.
 - **Vehicles or boats - MAKE SURE YOU USE PRIVATE PARTY VALUE, NOT TRADE IN OR WHOLESALE.** Use [Kelly Bluebook](#), [Edmunds](#), [NADA Guides](#), [Redbook](#) or [CarQuotes](#) — please print or save any supporting information you find there. Keep in mind during this process that it is your responsibility to determine the value of your property, so you need to be comfortable with the values you list in your paperwork.
 - **Guns and jewelry:** If you own guns - go to a gun store and ask that they would pay you for the funds. Same for jewelry - go to a jewelry store that buys jewelry and ask what they would pay you for it. Do not use appraisal or retail value.
 - **Other items:** For some questions, you will need to inventory your property. For other questions, you'll need to only put a generic label. Do your best, but please don't overthink this, we will help you with this information at our meetings.
 - **All checking, savings,** or other financial accounts (excluding stocks/bonds/IRA's)
 - **Security deposits** not yet returned to you (usually applies if you are renting a home or apartment)
 - **Household furniture,** goods, furnishings and appliances: This is one area where you should list large items (couch, beds) and small items as groups (dishes, silverware, holiday decorations). The easiest way to do this is to inventory the large and/or expensive items. Do not forget items in storage, something someone else may have of yours or your garage. Combine as

many as items as possible and then combine the total yard-sale value of the items listed for the Estimated Value. Make as many of these combined entries as you need.

Example: couches, love seat, end tables, coffee table, lamps, TV/stands, book shelves, holiday decorations, misc. kitchen accessories, dishes, pots & pans, washer, dryer, vacuum, patio furniture, misc. hand and electric tools, linens

Estimated Value (yard sale value): \$1,250.00

- **Clothing** - do not list all your clothes, just state "wearing apparel" and the yard sale value.
- **Jewelry** – divide into three groups. Do not use appraisal or original purchase price.
 - Watches – if there are expensive watches ask a jeweler for a price they would pay you for the watches, other use yard sale value.
 - Wedding/engagement rings - ask a jeweler for a price they would pay you for the rings.
 - All other jewelry – if expensive ask the jeweler for the price they would pay you, but if not expensive then use yard sale value
- **Guns** - just like jewelry - list each firearm separately with the value a gun store would pay you.
- **Do you have a right to sue someone?** If so list who and why, even if you have not filed the lawsuit yet.
- **DEBTS:** list ALL debts that you owe - NO EXCEPTIONS. Yes, this includes money owed to friends and family. Yes, this includes debts on your home, car, credit cards, family doctor, etc.
 - **Who is a creditor?** A "creditor" is anyone to whom you owe money or you have an obligation to (such as a contract - lease, etc.). A "creditor" is also someone who has a current or potential right to sue you, or is trying to collect on any debt that you owe, even if you believe you do not owe that debt. If you own a business make sure to list all the business creditors.
 - **Secured Creditors:** this is a creditor that has a lien or interest in something, such as a house, car, furniture, jewelry, etc. When filling out your secured creditors make sure to include a homeowner's association.
 - **Unsecured creditors:** include everyone who is not a secured creditor. This includes collection companies and attorneys.

- **Where do I find all this information?** Use your bills/statements, prior records, check books, and credit reports to remind you of all the bills. Make sure to include credit accounts that have been "written off" or "charged off", because you still owe those debts. Years from now any debts you did not list may be sold to a collection company that will sue you. Protect yourself by covering all debts under the fresh-start umbrella of bankruptcy!
- **Lawsuits:** List anyone who is a party to a lawsuit. Such as other people named in the lawsuit with you, a party to a contract (such as a short sale or loan modification agreement), list your broker/agent from the short sale, and the agent/broker for the other party. List all insurance companies from any accidents and anyone involved in the accident (driver and passengers), plus their attorneys (if any). List people or entities even if you believe they do not have a right to sue you. It is best to list too many creditors than to fail to list a creditor who sues you after your bankruptcy is over.
- **Contracts:** Make sure to include any contracts you want to eliminate, such as: phone contracts, leases, security contracts, phone service or gym memberships.
- **What information do you need:**
 - **Creditor's Name:** This is not a collection company; instead it is the original creditor. If there is a collection company you will list them as an additional notice.
 - **Creditor address:** the law requires that you list all creditor's addresses received on any mail within the 90 days prior to filing your bankruptcy. If you have more than one credit card with the same creditor, list each debt separately. If you have several medical bills with the same doctor or hospital – list the creditor and combine all the debts into one number.
 - **Account Number** **Note: a collection company's account number may be different than the original creditors account number.
 - **Who is responsible for this debt:** if you are married and the debt was opened while you were married then it is a "joint" debt. If you were not married when the debt was opened then list the debt as "husband" or "wife".
 - **Date Incurred:** This is the date you opened the account; you can sometimes find this date on your credit report.
 - **Amount Owed:** (do not worry about the amount changing; DO NOT round up the amounts; use the amount due on the most current statement that you have).
 - **What type of debt?** Use a classification such as credit card or medical expense.
 - **Do you dispute the debt (meaning you do not think you owe the debt)?**

- If anyone, other than your current spouse, co-signed on a debt you will need the following information: their name, address, and any additional names they may have used in the last 8 years

Again (I know this is repetitive) it is very important that you list the correct addresses for all your creditors. If we are given a wrong address then the Post Office will return the bankruptcy notice to us; we will return it to you. You must then obtain a better address, send it to us, we then file it with the Bankruptcy Court and charge you a fee for that amendment. If the creditor does not receive notice of your bankruptcy, you are not protected and that creditor may be able to sue you after the bankruptcy is completed. If you follow these directions you will save yourself money and problems years after the bankruptcy is closed.

- **Dependents:** list anyone who lives with you, even if they are claimed on your taxes.
- **Income:** the Bankruptcy Code requires that all debtors provide the total amount of income they have earned in the last full six months before filing their bankruptcy case. This includes all commissions, bonuses; social security, retirement, gifts you receive on a regular basis, if someone is paying your bills list the amount they spend, etc. You will be asked to enter these amounts beginning with last month and working backwards.

Please remember, if you are married, enter the husband's income information first, then the wife as the "spouse"

- **Expenses:** (monthly) List all normal monthly expenses. Review your bank statements, bills, and pay close attention to those bills that you pay periodically, such as car insurance or car registration fees paid once a year.
- **Means test:** Previous full 6 months gross income, from all sources, except social security.
 - In order to make this simpler for you we will enter your income for the last 6 months. For instance, if today is March, 13th, you will need all pay stubs back to September of last year. If you do not have a regular paycheck - then send us a statement of income earned each month. Make sure to itemize the deductions from the income. If you do not pay taxes at the time you receive the funds, include any taxes you pay at the end of the year.
 - You will also need to provide us with statements of any other type of income (other than from employment) for the past two years.
- **Financial Affairs:** The following is a short list of what you will be asked to include:
 - You will need to enter the last two full years of annual income tax returns. For instance: if it is March 13th of this year, you will need to know what you have made so far this year, and what you made in past two years. You will need to bring the pay stubs, tax returns, and your calculation of this year's income so far to your meeting with Diane.
 - Payments to any creditor totaling more than \$600.00 in the last 90 day.

- Any debts repaid to relatives, friends, partners, or business associates in the last 12 months
- Any lawsuit or legal proceeding you have been involved in during the last 12 months
- Any property garnished, repossessed, sold in a foreclosure, or returned to the seller in the last 12 months
- Any gifts or charitable contributions over \$600.00 in the two years
- Any losses due to fire, theft, other disasters, or gambling in the 12 months
- Any transfers made in the last 2 years (this includes any items sold, traded, given away or that you used as collateral for a loan)
- **SCANNING DOCUMENTS**: MyCaseInfo allows you to scan tax returns and other documents, but this is NOT a requirement. You can bring these documents to our meetingS.
- **PLEASE READ - THIS IS VERY IMPORTANT**: When you finish filling out all the information you can click "Finish Now". At that time our office will receive an e-mail indicating that you are completely done. PLEASE DO NOT PRESS COMPLETE unless you are really through.



10) GOOD NEWS: Now that you have followed these directions you are now more than halfway through with this complex process. I know you have done your best to complete this information and we will review everything when you and I meet. Thank you so much for your dedication to helping me help you. I look forward to working with you.

11) Your next assignment? Take yourself out and do something you like - movie, dinner with family or friend. You earned it!!!

Call our office if you have questions that are not answered on this page. Please remember that we are here to assist you throughout this process. *Diane and Jay*