

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 MYCASEINFO (ON-LINE INFORMATION) BECAUSE IT WILL MAKE THE PROCESS GO MUCH SMOOTHER. YOUR ORIGINAL FEE WAS BASED ON YOUR PROMISE TO FOLLOW DIRECTIONS. IF YOU DO NOT READ AND FOLLOW THESE DIRECTIONS, THEN YOUR FEE MAY BE INCREASED.

If you prefer a video, go to this link:

<https://youtu.be/VICWMnRYa4I>

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

You need to understand that bankruptcy law gives a discharge available to the "honest but unfortunate debtor" who voluntarily assumes the BURDEN of full, complete, and transparent disclosure of his or her assets and financial affairs in a public filing and loss of their nonexempt assets, if any. You also need to understand that the law imposes duties on lawyers that may require some deep digging by the lawyer. The results of that digging may be part of the public disclosure in the petition papers.

You will be working on a secure web site that can only be accessed by you and our office. We will never file your bankruptcy until you give us permission to file. So, filling out these forms has no effect on your credit and is not transmitted to any other party. Nor is it a commitment to file bankruptcy. You are in control.

Get your credit reports: Order them from: [Annual Credit Report](#). Use the credit reports to enter the basic data on MyCase. Not all creditors report to the credit bureaus;

therefore credit reports only have 70% of the data, but it does have specific information asked for in MyCase: date of opening the debt, at least 4 digits of the account number. Then you supplement with creditors that were not on the credit reports.

- **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.
- **SCANNING DOCUMENTS: PLEASE DO NOT DOWNLOAD ANY DOCUMENTS TO MYCASEINFO.** I will send you instructions about sending those, plus, taking the credit counseling course, to us before your first meeting.

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 have had a 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:**
 - **Name on the paperwork:** 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.
 - But if you are filing the bankruptcy by yourself and not with your spouse, then list your name only. Your spouse's name will be listed later as a "co-debtor" on the community debts (those incurred by either of you while you were married).
 - **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? Full 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.
 - **Guns and jewelry:** If you own guns - go to a gun store and ask what 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.
 - **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.
 - ***** Get proof of Arizona Vehicle Title at www.azmvdnow.gov.** Activate Your account (with your email or Google). Sign in, select for each vehicle in your name. If there is a lien (you make payments), then you will see the lender's information at the bottom of the page. Print a copy, or save as PDF. Send this proof to us along with the other documents.
- **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, including money markets, gambling accounts, PayPal, Venmo, brokerage accounts, or anything else. Do not include stocks/bonds/IRA's here – that is listed later under retirement accounts.
 - **Security deposits** monies that someone else is holding (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 (couches, 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.

DO IT THIS WAY: list items in one string, don't list multiples, list one yard sale value for all items. Here is a sample of what your entry should look like: *couches, love seat, end tables, coffee table, lamps, TV/stands, bookshelves, holiday decorations, misc. kitchen accessories, misc. decorator items, dishes, pots & pans, washer, dryer, vacuum, patio furniture, misc. hand and electric tools, linens*

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

DO NOT DO IT THIS WAY: Sectional couch (200), Ikea couch (100), ca king bedframe (25), queen bedframe (20), twin bunk beds (75), 2 tv stands (50), various bookcases (100), full bedroom set (250), queen headboard (25), nightstands x4 (80),

- **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, otherwise 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** - list the value a gun store would pay you for all your guns.
- **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, student loans, taxes, etc. When we say ALL, that means ALL.
 - **What 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 (like a car accident) or is trying to collect on any debt that you owe, but

you think you owe the 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:** all creditors who are not a secured creditor are unsecured creditors, such as medical, credit card, personal loan, a vehicle accident, a lease, in other words – anyone you could or do owe money to, or they have the right to sue you. This includes collection companies and attorneys, but it is very important to list the original creditor, then list the collection company and/or any attorney.
- **Where do I find all this information?** Credit reports only have 70% of your creditors **NEVER RELY SOLELY ON YOUR CREDIT REPORT OR YOU WILL STILL OWE CREDITORS AFTER THE BANKRUPTCY IS COMPLETED.** 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!
- **DEBTS THAT ARE “WRITTEN OFF”** Just because your creditor decided to “write off your debt” does not mean you no longer owe the debt. It means the creditors are making their books look better for their shareholders. The creditor will/may file a 1099 with the IRS and you are taxed on what you did not pay (those taxes are not discharge (go away) in bankruptcy. It also means that the creditor will sell your debt to a collection company who can sue you. *Bottom line* – list all debts, even those you do not think you owe then you and I will talk about them.
- **VERY IMPORTANT NOTE:** As of 2022 the credit reporting bureaus are no longer reporting most medical debts, or at least they are not supposed to. Therefore, you **MUST** find these debts on your own. If you do not list the debts, they are not discharged (meaning you can be sued even after you file bankruptcy).
- **Lawsuits that are filed, or could be filed by or against you:** This includes someone suing you, or you are suing someone else – yes this includes divorces, ex-partners, class action claims and vehicle accidents. 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 to correctly fill out MyCaseInfo?**
 - **The original creditor's name: This is **never** a collection company (like Midland, Portfolio, etc.). Instead, it is the original creditor, person, or entity you originally owed. 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 by mail within the 90 days prior to filing your bankruptcy. Use the creditor's correspondence address if there is one. Otherwise, use whatever address is on the statement, or their website.
 - Listing multiple debts with same creditor: 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 amount.
 - Account Number: use the LAST FOUR DIGITS of the original creditor's account number. Normally the last four digits are on the credit report (assuming this debt is reported to a credit bureau), but sometimes they only list the first four digits. Use the last four digits, if you have them, otherwise, list the first four. **Note: a collection company's account number may be different than the original creditors' account number.
 - Who is responsible for this debt: if 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 "debtor".
 - Date Incurred: This is the date you opened the account; you can sometimes find this date in your credit report. If you don't know the exact date, then list the month/year, or at the very least the year.
 - 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, medical expense, or business debt.
- 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 the 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 not claimed on your taxes.
- **Income:** The Bankruptcy Code requires that all debtors provide the total amount of income they have earned or receive 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 of 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 or twice a year.
- **Means test:** Previous full 6 months gross income, from all sources, except social security and VA disability.
 - 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 when you receive the funds then calculate how much you will owe at the end of the year, divide by 12 for the monthly amount.
 - 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, you will need to know the gross amount (before any deductions) you made thus far this year, and what you have made in the past two years. You will need to provide pay stubs, tax returns, and your calculation of this year's income so far before your meeting with Diane.
 - Payments to any creditor totaling more than \$600.00 in the last 90 days.
 - Any debts you 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 totaling over \$600.00 in the last two years.
 - Any losses due to fire, theft, other disasters, or gambling in the last 12 months
 - Any transfers made in the last 24 months (this includes any items sold, traded, given away or that you used as collateral for a loan).
- **SCANNING DOCUMENTS:** please **DO NOT upload documents to MyCaseInfo**. I will send you instructions about sending those, plus, taking the credit counseling course, to us before your first meeting.
- **PLEASE READ - THIS IS VERY IMPORTANT:** When you finish filling out all the information you can click "Send to Attorney (or something similar). At that time, our office will receive an email indicating that you are finished. PLEASE DO NOT PRESS 'SEND TO ATTORNEY' (or something similar) unless you filled out all the requested information. Call us if you have any questions.



10) GOOD NEWS: Now that you have followed these directions you are now more than halfway through 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 to 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 friends. You earned it!!!

Please call our office if you have questions that are not answered here. Remember that we are here to assist you throughout this process. *Diane and Jay*