

**PILS PRO BONO BANKRUPTCY
APRIL 11, 2018
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MONTANA AND NON-BANKRUPTCY FEDERAL EXEMPTIONS

Statute	Limit	Claimed	#	Available
Annuity contracts:certain restrictions Mont. Code Ann. § 33-15-514		0.00		
Benefits from hail insurance - 100% with exceptions Mont. Code Ann. § 80-2-245		0.00		
Burial plot Mont. Code Ann. § 25-13-608(1)(h)		0.00		
Cemetery association lots Mont. Code Ann. § 35-20-217		0.00		
Crime Victims' Compensation Mont. Code Ann. § 53-9-129		0.00		
Disability or illness benefits Mont. Code Ann. § 25-13-608(1)(d)		0.00		
Fraternal Benefit Society benefits Mont. Code Ann. § 33-7-522		0.00		
Group life insurance proceeds Mont. Code Ann. § 33-15-512		0.00		
Health aids, professionally prescribed Mont. Code Ann. § 25-13-608(1)(a)		0.00		
** Homestead:320 acres if farm, 1 acre outside municipality, 1/4 acre Mont. Code Ann. §§ 70-32-104, 25-13-615		0.00		
** Household goods and furnishings, jewelry, clothes, etc: no single item over \$600 up to \$4500 Mont. Code Ann. § 25-13-609(1)		0.00		
Life insurance - unmatured Mont. Code Ann. § 25-13-608(1)(k)		0.00		
Life insurance proceeds, beneficiary is not the insured Mont. Code Ann. § 33-15-511		0.00		
Maintenance and child support Mont. Code Ann. § 25-13-608(1)(g)		0.00		
Medical benefits, used for medical care Mont. Code Ann. § 25-13-608(1)(f)		0.00		
** Motor vehicle (one) Mont. Code Ann. § 25-13-609(2)		0.00		
** Net earnings: greater of 30 X Fed. Min wage or 75% per week, exe Mont. Code Ann. § 25-13-614		0.00		
Plots owned in mausoleum/columbarium Mont. Code Ann. § 35-21-406		0.00		
Proceeds from lost, damaged, destroyed exempt property Mont. Code Ann. § 25-13-610(1)		0.00		

Proceeds of disability insurance Mont. Code Ann. § 33-15-513	0.00
Property nec. for government functions: fire engines, arms, uniform Mont. Code Ann. § 25-13-613	0.00
Public assistance Mont. Code Ann. §§ 53-2-607, 25-13-608(1)(b)	0.00
Retirement benefits - firefighters Mont. Code Ann. § 19-18-612	0.00
Retirement benefits - police Mont. Code Ann. § 19-19-504	0.00
Retirement benefits - university system employees Mont. Code Ann. § 19-21-212	0.00
** Retirement Benefits (IRAs, Roth, etc.) Mont. Code Ann. § 25-13-608(1)(e)	0.00
Retirement benefits - teachers Mont. Code Ann. § 19-20-706	0.00
Retirement benefits - judges Mont. Code Ann. § 19-5-704	0.00
Retirement benefits - Highway patrol Mont. Code Ann. § 19-6-705	0.00
Retirement benefits - sheriff Mont. Code Ann. § 19-7-705	0.00
Retirement benefits - game warden Mont. Code Ann. § 19-8-805	0.00
Retirement benefits-certain restrictions: fraternal benefits societies Mont. Code Ann. §§ 31-2-106(3), 33-7-511, 33-7-522	0.00
Retirement benefits: public employees' Mont. Code Ann. § 19-2-1004	0.00
Shares in cooperative associations Mont. Code Ann. § 35-15-404	0.00
Silicosis benefits Mont. Code Ann. § 39-73-110	0.00
** Social security and public assistance benefits-exempt except supp Mont. Code Ann. § 25-13-608(1)(b)	0.00
Tools of trade; professional library up to \$3000 Mont. Code Ann. § 25-13-609(3)	0.00
Unemployment compensation Mont. Code Ann. §§ 39-51-3105, 31-2-106(2)	0.00
Veterans' benefits-exempt except support payments Mont. Code Ann. § 25-13-608(1)(c)	0.00
Workers' compensation Mont. Code Ann. § 39-71-743	0.00

MLSA File Your Own Bankruptcy Program Form List

INTRODUCTION:

Filing an individual Chapter 7 Bankruptcy requires that you file many forms with the Bankruptcy Court and pay a filing fee.

Before you file, you should read the following:

- 1) [Notice Required by 11 U.S.C. Section 342 \(b\) for Individuals Filing for Bankruptcy](#)
- 2) [Understanding Bankruptcy](#)
- 3) [Filing Without an Attorney](#)
- 4) [Bankruptcy Basics](#)
- 5) [Bankruptcy Tips Before You File](#)

Twebsites you will need:

<http://www.uscourts.gov/services-forms/bankruptcy> Official Bankruptcy Forms

<http://www.mtb.uscourts.gov/> US Bankruptcy Court District of Montana

<http://www.mtb.uscourts.gov/sites/mtb/files/2017%20LBF%20%28Final%2012.01.17%29.pdf> Montana Local Bankruptcy Forms

Contact information for U.S. Bankruptcy Court District of Montana

U.S. Bankruptcy Court District of Montana
400 North Main Street, 2nd Floor
Butte, MT 59701

Clerk's Phone number: 406-497-1240

FILING A CHAPTER 7 BANKRUPTCY- Form by form Tips:

To file a Chapter 7 (Individual) Bankruptcy without an attorney, the following is required:

- 1) Bankruptcy petition, Form B101 [Click here for the Voluntary Petition for Individuals Filing for Bankruptcy](#)
 - Part 5, Form B101: The law requires that you take a credit counseling class before you file for bankruptcy. In Part 5 of Form B101 you must show proof that you took a credit counseling course. **You must file the certificate you receive with the Voluntary Petition.**
- 2) Names and Addresses of **ALL CREDITORS** of the Debtor [Directions for Completing Creditor Mailing Matrix](#)
 - To fill out your bankruptcy forms, you will need to ask for copies of your credit reports. You will need to ask all three different credit bureaus. You may request free copies of your credit report here: www.annualcreditreport.com
- 3) Filing Fee [Click Here for Filing Fee Schedule for Chapter 7 Bankruptcy](#)

If you are unable to pay the fee, Form B 103B [Click Here for Application to Have the Chapter 7 Filing Fee Waived](#), or Form B 103A [Click here for the application to pay the filing fee in installments](#) is due with the petition. Your net income must be below 150% of Federal poverty level and you must not have the ability to pay the fee in order to qualify for a waiver. Unable to pay means you cannot pay fee in four monthly payments based upon your net income and expenses.

- 4) Statement of Social Security Numbers, Form B 121 [Click here for Your Statement About Your Social Security Numbers](#)

Items 1-4 are filed at the courthouse and must be filed on the same day

- 5) Declaration of an Individual's Schedules, Form B 106 [Declaration About an Individual Debtor's Schedules](#) Sign and date this page. It is a good idea to go over all the schedules again before you sign, because you are signing this under penalty of perjury (that is, you can go to jail if you are lying about the information on these forms).
- 6) Summary of Schedules, Form B 106 [A Summary of Your Assets and Liabilities and Certain Statistical Information](#) This form should be filled out after you have completed your other forms and Schedules.
- 7) Schedule A/B, Form B 106A/B [Schedule A/B: Property \(individuals\)](#) This schedule tells the Court what you possess. List things you own outright, are buying, or are leasing. We often hear people say, "I have nothing" Well, if you're wearing clothes, if you have in your pocket, if you sleep on a bed of your own, you have something and you must list it. Usually, all or most of your property will be "exempt," meaning the Court will not take it away from you. However, you must list it first; only listed property can be protected by exemptions. **Include the Local Bankruptcy Form 31 Supplemental Personal Property List with Schedule A/B.**
- 8) Schedule C, Form B 106C [Schedule C: The Property You Claim as Exempt \(individuals\)](#) This schedule relists all of your property (from Schedule A/B) to tell the Court why your property legally cannot be taken under Montana or Federal non-bankruptcy laws. To complete this schedule, you will need the list of Montana and Federal exemption statutes included at the end of this form. (that list does not have every exemption that might apply). **It is best to have an attorney review Schedule C before you file it.**
- 9) Schedule D, Form B 106D [Schedule D: Creditors Who Hold Claims Secured by Property \(individuals\)](#) A secured debt is a debt you owe for something that could be taken away from you if you do not pay (like a house, condo, car).
- 10) Schedule E/F, Form B 106E/F [Schedule E/F: Creditors Who Have Unsecured Claims \(individuals\)](#)
Unsecured priority (Schedule E/F, part I) An unsecured debt is a debt for something that cannot or would not be taken back from you if you did not pay without a specific court order. Priority means that it falls under one of the categories listed on the schedule under "Types of Priority Claims." Priority does not always mean the same as "non-dischargeable."
Unsecured Nonpriority (Schedule E/F part 2): This schedule lists any other kinds of debt you have: credit cards, medical bills, student loans, debts on property already repossessed and sold, parking tickets, etc. If you have collection agencies pursuing you, see the next paragraph.
Others to be Notified About a Debt That You Already Listed. This is where you list attorneys for creditors, collection agencies collecting for creditors, and people who may reimburse current creditors (example —if you have a guaranteed student loan, list the US Department of Education as well as the loan servicer)

- 11) Schedule G, Form B 106G [Schedule G: Executory Contracts and Unexpired Leases \(individuals\)](#) List any leases (apartment, vehicle) or rental agreements (furniture, appliances). If you rent, list you will need your landlord's or property manager's name and address and you will want to "assume" the lease if you intend to stay in your place.
- 12) Schedule H, Form B 106H [Schedule H: Your Codebtors \(individuals\)](#) List anyone who has co-signed on any of your debts.
- 13) Schedule I, Form B 106I [Schedule I: Your Income \(individuals\)](#) This schedule takes a snapshot of your monthly income, including income from employment or public benefits. Wages should reflect typical monthly earnings going forward. If you work seasonally, average the entire year. List non-cash benefits that have a specific value, such as food stamps and Social Security. Non-cash benefits with no specific value, such as Medicaid or Medicare or housing assistance, should not be listed here.
- 14) Schedule J, Form B 106J [Schedule J: Your Expenses \(individuals\)](#) List your monthly expenses, making sure each expense is listed on the correct line. Complete the calculation in item 23 to get your net monthly income (income minus expenses)—this number may be negative. If you receive housing assistance, your rent should only reflect your portion. If you receive SNAP benefits your food amount should include your benefit amount plus what you pay out of pocket each month.
- 15) Schedule J-2, Form B 106J-2 [Schedule J-2: Expenses for Separate Household Debtor 2 \(individuals\)](#) Complete only if you and your spouse are living in separate households yet you are filing bankruptcy jointly.
- 16) Statement of Financial Affairs, Form B 107 [Your Statement of Financial Affairs for Individuals Filing for Bankruptcy \(individuals\)](#) This document takes a longer view of your income situation. Read and answer every question, paying attention to the length of time specified in the question. Many questions on this form will not apply to you, but you should read through them to be sure. NOTE: If you have worked at all in the past two years, you must list that income under item #4. If you have received any public benefits in the past two years (unemployment, food stamps, disability, social security), you must list that income under item #5.
- 17) Statement of Intention, Form B 108 [Statement of Intention for Individuals Filing Under Chapter 7](#) On this form you list your secured debts and state what you want to do with each one – redeem, reaffirm or other. Include all leases as well including your residential lease which you want to assume if you intend to continue to live there.
- 18) Statement of Current Monthly Income, Form B 122A-1 [Chapter 7 Statement of Your Current Monthly Income](#) This form uses your gross income (before taxes) averaged over the six months prior to filing to compute your monthly income. Median Income for the State of Montana can be found at <https://www.justice.gov/ust/means-testing>.
- 19) Copies of all pay check stubs or other evidence of payment received by the debtor from any employer within 60 days before filing the petition must be included with your filing.
- 20) [Notice to Individual Consumer Debtor](#) (B2010) **By signing the bankruptcy petition you certify that you have read this Notice as required by 11 U.S.C. §342(b). It is not necessary to file this form with the Court.**) The Notice is included at the end of this form.

Items 5-19 must be filed with the petition or within 14 days of filing the petition but it is best to file all documents at one time unless there is an emergency reason for filing documents separately.

MONTANA LOCAL BANKRUPTCY FORMS: You will find the all the Montana local forms at [Montana Bankruptcy Court Forms](#)

- 21) Statement of Domestic Support Obligations (Mont. LBF 30)
- 22) Supplemental Personal Property List (Mont. LBF 31) Include this document with Schedule A/B it is included at the end of this form.
- 23) Notice of Compliance with Section 521 (Mont. LBF 37)
- 24) Mailing Matrix – You must type a list of creditor address to be included with your filing. The list includes all creditors and debt collectors from Schedule D and E/F and All Co-Debtors from Schedule H. Additionally every mailing list must include the IRS and Montana Department of Revenue at the following addresses:

IRS

Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101

Montana Department of Revenue
Bankruptcy Specialist
PO Box 7701
Helena, MT 59604

Instructions for the Mailing Matrix can be found at
<http://www.mtb.uscourts.gov/sites/mtb/files/MasterMailing.pdf>

Items 21-24 are required when filing a bankruptcy in Montana and due with your petition.

- 25) Certification About a Financial Management Course, Form B 423 [Certification About a Financial Management Course](#) You must take a Financial Management Course after filing. This can be done online or over the phone. They can charge up to \$50 but many are available for under \$10. A list of approved agencies can be found here: *Remember you all bankruptcies are in the Butte District*
https://www.justice.gov/ust/eo/bapcpa/ccde/CC_Files/CC_Approved_Agencies_HTML/cc_montana/cc_montana.htm

Item 25 must be filed within 60 days after the first date set for the meeting of creditors under Section 341 of the Bankruptcy Code

- 26) Reaffirmation Documents, Form B 2400A [Reaffirmation Documents](#)

Item 26 is optional and may be used if you decide to remain legally obligated to pay a debt that would otherwise be discharged in bankruptcy. If a debt involves secured property (such as a house or car) you should consider filing a reaffirmation agreement if you want to keep your secured property. You should consider getting legal advice if you plan on reaffirming any debts.

27) Motion to Avoid Lien Under 11 U.S.C. Section 522(f); and Notice (Mont. LBF 24) [Montana Bankruptcy Court Forms](#)

Item 27 is optional per individual circumstance and only necessary if you have judgment liens against your real property.

28) Statement of Military Service, Form B 2020 [Statement of Military Service](#)

Item 28 is optional and is only used if you are eligible for relief under the Servicemember's Civil Relief Act of 2003.

ARE YOU READY TO FILE?

1. If you qualify for MLSA's FYOB Program call us at 800-666-6899 to schedule your final review.

DON'T FORGET THE MATERIALS FOR THE TRUSTEE

29) Materials Required to be Delivered to Trustees Prior to Section 341(a) Meeting of Creditors (Mont. LBF 33) [Montana Bankruptcy Court Forms](#)

- Some trustees will require additional documents or information in addition to documents required by LBF 33. Any and all documents or information requested by the trustee is required.

Item 29 and the required materials are NOT filed with the Court. This form and copies of the documents must be provided to the trustee at least 14 DAYS prior to the first date scheduled for the meeting with the Trustee (aka Section 341(a) Meeting of Creditors.)

IMPORTANT:

THIS HANDOUT IS NOT LEGAL ADVICE. It is information on what you need in order to file a Chapter 7 Bankruptcy.

To the best of our knowledge, these forms are REQUIRED. Be aware that rules and laws change. Generally, if you are missing something, the Clerk of Bankruptcy Court will notify you with a "Notice of Deficiency". Be careful to comply with all deadlines.

Only you can decide whether to file bankruptcy. Chapter 7 Bankruptcy is only one kind of bankruptcy. There are other kinds of bankruptcy. If you are not sure whether you should file bankruptcy or you are unsure what kind of bankruptcy you should file, you may want to talk to a lawyer. You may call the Lawyer Referral Information Service at 406-449-6577 or you may review their website [Click Here for Lawyer Referral Information Service](#)

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MONTANA

Case number *(if known)* _____

Chapter you are filing under:

 Chapter 7 Chapter 11 Chapter 12 Chapter 13 Check if this an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

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

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

JANE

First name

SAMPLE

Middle name

MONTANA

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**xxx-xx-6789**

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years** I have not used any business name or EINs. I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live**555 5TH STREET
Missoula, MT 59801**

Number, Street, City, State & ZIP Code

Missoula

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.**PO BOX 555
Missoula, MT 59806**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:* Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.
Explain. (See 28 U.S.C. § 1408.)*Check one:* Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13
- Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
-
8. **How you will pay the fee** **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** No.
 Yes.
- District _____ When _____ Case number _____
 District _____ When _____ Case number _____
 District _____ When _____ Case number _____
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No.
 Yes.
- Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
 Debtor _____ Relationship to you _____
 District _____ When _____ Case number, if known _____
-
11. **Do you rent your residence?** No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
- No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?** No. Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Number, Street, City, State & Zip Code _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:**
- Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:**
- Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. **Are your debts 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."
- No. Go to line 16b.
- Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- No. Go to line 16c.
- Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
-
17. Are you filing under Chapter 7?
- No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**
- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- No
- Yes
-
18. How many Creditors do you estimate that you owe?
- 1-49
- 50-99
- 100-199
- 200-999
- 1,000-5,000
- 5001-10,000
- 10,001-25,000
- 25,001-50,000
- 50,001-100,000
- More than 100,000
-
19. How much do you estimate your assets to be worth?
- \$0 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$500,000
- \$500,001 - \$1 million
- \$1,000,001 - \$10 million
- \$10,000,001 - \$50 million
- \$50,000,001 - \$100 million
- \$100,000,001 - \$500 million
- \$500,000,001 - \$1 billion
- \$1,000,000,001 - \$10 billion
- \$10,000,000,001 - \$50 billion
- More than \$50 billion
-
20. How much do you estimate your liabilities to be?
- \$0 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$500,000
- \$500,001 - \$1 million
- \$1,000,001 - \$10 million
- \$10,000,001 - \$50 million
- \$50,000,001 - \$100 million
- \$100,000,001 - \$500 million
- \$500,000,001 - \$1 billion
- \$1,000,000,001 - \$10 billion
- \$10,000,000,001 - \$50 billion
- More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand 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.

/s/ JANE SAMPLE MONTANA**JANE SAMPLE MONTANA**

Signature of Debtor 1

Signature of Debtor 2Executed on March 9, 2018

MM / DD / YYYY

Executed on _____

MM / DD / YYYY

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page.

Signature of Attorney for Debtor _____ Date March 9, 2018
MM / DD / YYYY

Printed name _____

Firm name _____

Number, Street, City, State & ZIP Code _____

Contact phone _____ Email address _____

MT
Bar number & State _____

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

If you are represented by an attorney, you do not need to file this page.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- No
- Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- No
- Yes

Name of Person _____
Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

/s/ JANE SAMPLE MONTANA

JANE SAMPLE MONTANA

Signature of Debtor 1

Signature of Debtor 2

Date **March 9, 2018**

MM / DD / YYYY

Date _____

MM / DD / YYYY

Contact phone **406-555-5555**

Cell phone **406-555-5555**

Email address **janesmontana@gmail.com**

Contact phone _____

Cell phone _____

Email address _____

Fill in this information to identify your case:

Debtor 1 JANE SAMPLE MONTANA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MONTANA

Check if this is an amended filing

B 103B

Application to Have the Chapter 7 Filing Fee Waived

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on *Schedule J: Your Expenses* (Official Form 106J).

Check all that apply:

- You
- Your spouse
- Your dependents

3
How many dependents?

4
Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

That person's average monthly net income (take-home pay)

You.....	\$	<u>2,404.00</u>
Your spouse +	\$	<u>0.00</u>
Subtotal.....	\$	<u>2,404.00</u>
	-	\$ <u>0.00</u>
Your family's average monthly net income	Total.....	\$ <u>2,404.00</u>

3. Do you receive non-cash governmental assistance?

- No
- Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
- Yes. Explain.

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

I AM BELOW 150% OF POVERTY AND AM UNABLE TO PAY IN INSTALLMENTS

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Part 2: Tell the Court About Your Monthly Expenses

6. Estimate your average monthly expenses.

Include amounts paid by any government assistance that you reported on line 2. \$ 2,400.00

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1? No Yes. Identify who.....

8. Does anyone other than you regularly pay any of these expenses? No Yes. How much do you regularly receive as contributions? \$ 0.00 monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months? No Yes. Explain.

Part 3: Tell the Court About Your Property

If you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ _____

11. Bank accounts and other deposits of money?

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

	Institution name:	Amount:
Checking account:	_____	\$ _____
Savings account:	_____	\$ _____
Other financial accounts:	_____	\$ _____
Other financial accounts:	_____	\$ _____

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Number Street _____ Current value: \$ _____

Amount you owe on mortgage and liens: \$ _____

City _____ State _____ Zip Code _____

13. Other real estate?

Number Street _____ Current value: \$ _____

Amount you owe on mortgage and liens: \$ _____

City _____ State _____ Zip Code _____

14. The vehicles you own?

Examples: Cars, vans, trucks

Make: _____ Current value: \$ _____

Model: _____ Amount you owe: \$ _____

Year: _____

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known) _____

sports utility vehicles, motorcycles, Mileage _____
 tractors, boats _____

Make: _____
 Model: _____
 Year: _____

Mileage _____

owe on liens: _____

Current value: \$ _____

Amount you owe on liens: \$ _____

15. Other assets? Describe the other assets: _____ Current value: \$ _____
 Do not include household items and clothing. Amount you owe on liens: \$ _____

16. Money or property due you? Who owes you the money or property? How much is owed? Do you believe you will likely receive payment in the next 180 days?

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers compensation, personal injury recovery

_____ \$ _____ No

_____ \$ _____ Yes. Explain: _____

Part 4: Answer These Additional Questions

17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules? No Yes. **Whom did you pay?** Check all that apply: _____ **How much did you pay?**

An Attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

\$ **0.00**

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case? No Yes. **Whom do you expect to pay?** Check all that apply: _____ **How much do you expect to pay?**

An Attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

\$ **0.00**

19. Has anyone paid someone on your behalf for services for this case? No Yes. **Who was paid on your behalf?** Check all that apply: _____ **Who paid?** Check all that apply: _____ **How much did someone else pay?**

An Attorney
 A bankruptcy petition preparer, paralegal, or typing service
 Someone else _____

Parent
 Brother or sister
 Friend
 Pastor or clergy
 Someone else _____

\$ **0.00**

20. Have you filed for bankruptcy within the last 8 years? No Yes.

District _____ When _____ Case Number _____
 MM/ DD/ YYYY

District _____ When _____ Case Number _____
 MM/ DD/ YYYY

District _____ When _____ Case Number _____
 MM/ DD/ YYYY

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X /s/ JANE SAMPLE MONTANA

X _____

JANE SAMPLE MONTANA

Signature of Debtor 1

Signature of Debtor 2

Date March 9, 2018

Date _____

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Fill in this information to identify the case:			
Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)	_____		

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B), the court orders that the application is:

GRANTED. However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

DENIED. The debtor must pay the filing fee according to the following terms:

	<u>You must pay...</u>	<u>On or before this date...</u>
	\$ _____	_____
	\$ _____	Month/ day/ year
	\$ _____	Month/ day/ year
	\$ _____	Month/ day/ year
	+ \$ _____	Month/ day/ year
Total	\$ _____	Month/ day/ year

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

Scheduled for hearing.

A hearing to consider the debtor's application will be held
on _____ at _____ AM/PM at _____
Month/ day/ year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

_____ **By the court:** _____
United States Bankruptcy Judge

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

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

Part 1: Summarize Your Assets

		Your assets
		Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>0.00</u>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>41,595.00</u>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <u>41,595.00</u>

Part 2: Summarize Your Liabilities

		Your liabilities
		Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <u>2,424.00</u>
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>900.00</u>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ <u>26,875.00</u>
Your total liabilities		\$ <u>30,199.00</u>

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>2,404.00</u>
5.	Schedule J: Your Expenses (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>2,400.00</u>

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**
 No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

 Yes
7. What kind of debt do you have?
 Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 2,924.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>900.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>900.00</u>

Fill in this information to identify your case and this filing:

Debtor 1 JANE SAMPLE MONTANA
First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MONTANA

Case number _____

Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

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

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

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

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

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

- No
- Yes

3.1 Make: SUBARU
 Model: OUTBACK
 Year: 2006
 Approximate mileage: 125000
 Other information:

**Location: 555 5TH STREET,
Missoula MT 59801**

Who has an interest in the property? Check one

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

Check if this is community property (see instructions)

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

Current value of the entire property?	Current value of the portion you own?
<u>\$3,600.00</u>	<u>\$3,600.00</u>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
- Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,600.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

 Yes. Describe.....**Location: 555 5TH STREET, Missoula MT 59801****HOUSEHOLD GOODS AND FURNISHINGS INCLUDING: COUCH,
LOVESEAT, BEDS, CHAIRS, DRESSERS, END TABLE, TABLE,
BOOKS, KNICKKNACKS, LAWNMOWER, GARDEN TOOLS,
HOUSEHOLD TOOLS****\$900.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Location: 555 5TH STREET, Missoula MT 59801****ELECTRONICS INCLUDING: SETERO, TWO TVS, COMPUTER, DVD
PLAYER, CD/DVD COLLECTION****\$650.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**Location: 555 5TH STREET, Missoula MT 59801****SPORTS AND HOBBY EQUIPMENT INCLUDING: FISHING POLE,
BACK PACK, TWO KID BIKES, BIKE, X-BOX AND GAMES,
CAMERA****\$350.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**Location: 555 5TH STREET, Missoula MT 59801****REMINGTON 783 270win****\$250.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**Location: 555 5TH STREET, Missoula MT 59801****DEBTOR'S AND CHILDREN'S CLOTHES****\$150.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Yes. Describe.....

Location: 555 5TH STREET, Missoula MT 59801
COSTUME JEWELRY AND GOLD BAN

\$200.00

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

Location: 555 5TH STREET, Missoula MT 59801
DOG AND CAT

\$40.00

14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$2,540.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

17.1. **CHECKING** SAMPLE CREDIT UNION \$30.00

17.2. **SAVINGS** SAMPLE CREDIT UNION \$25.00

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known) _____

Yes. Give specific information about them
 Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately.

Type of account:	Institution name:	
401(K)	WASHINGTON MUTUAL	\$7,500.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).
 No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information.....

BACK OWED CHILD SUPPORT

CHILD SUPPORT	\$27,900.00
----------------------	--------------------

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
- Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
- Yes. Name the insurance company of each policy and list its value.
Company name:

Beneficiary: _____ Surrender or refund value: _____

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
- Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
- Yes. Describe each claim.....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- No
- Yes. Describe each claim.....

35. **Any financial assets you did not already list**

- No
- Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$35,455.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.
- Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.
- Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No
- Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here**

\$0.00

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			<u>\$0.00</u>
56. Part 2: Total vehicles, line 5		<u>\$3,600.00</u>	
57. Part 3: Total personal and household items, line 15		<u>\$2,540.00</u>	
58. Part 4: Total financial assets, line 36		<u>\$35,455.00</u>	
59. Part 5: Total business-related property, line 45		<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...		<u>\$41,595.00</u>	Copy personal property total <u>\$41,595.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62			<u>\$41,595.00</u>

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

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

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2006 SUBARU OUTBACK 125000 miles Location: 555 5TH STREET, Missoula MT 59801 Line from <i>Schedule A/B</i> : 3.1	\$3,600.00	<input checked="" type="checkbox"/> \$1,176.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(2)
Location: 555 5TH STREET, Missoula MT 59801 HOUSEHOLD GOODS AND FURNISHINGS INCLUDING: COUCH, LOVESEAT, BEDS, CHAIRS, DRESSERS, END TABLE, TABLE, BOOKS, KNICKKNACKS, LAWNMOWER, GARDEN TOOLS, HOUSEHOLD TOOLS Line from <i>Schedule A/B</i> : 6.1	\$900.00	<input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
Location: 555 5TH STREET, Missoula MT 59801 ELECTRONICS INCLUDING: SETERO, TWO TVS, COMPUTER, DVD PLAYER, CD/DVD COLLECTION Line from <i>Schedule A/B</i> : 7.1	\$650.00	<input checked="" type="checkbox"/> \$650.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Location: 555 5TH STREET, Missoula MT 59801 SPORTS AND HOBBY EQUIPMENT INCLUDING: FISHING POLE, BACK PACK, TWO KID BIKES, BIKE, X-BOX AND GAMES, CAMERA Line from Schedule A/B: 9.1	\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
Location: 555 5TH STREET, Missoula MT 59801 REMINGTON 783 270win Line from Schedule A/B: 10.1	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
Location: 555 5TH STREET, Missoula MT 59801 DEBTOR'S AND CHILDREN'S CLOTHES Line from Schedule A/B: 11.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
Location: 555 5TH STREET, Missoula MT 59801 COSTUME JEWELRY AND GOLD BAN Line from Schedule A/B: 12.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
Location: 555 5TH STREET, Missoula MT 59801 DOG AND CAT Line from Schedule A/B: 13.1	\$40.00	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-609(1)
CHECKING: SAMPLE CREDIT UNION Line from Schedule A/B: 17.1	\$30.00	<input checked="" type="checkbox"/> \$30.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-614
SAVINGS: SAMPLE CREDIT UNION Line from Schedule A/B: 17.2	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-614
401(K): WASHINGTON MUTUAL Line from Schedule A/B: 21.1	\$7,500.00	<input checked="" type="checkbox"/> \$7,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-608(1)(e)
CHILD SUPPORT: BACK OWED CHILD SUPPORT Line from Schedule A/B: 29.1	\$27,900.00	<input checked="" type="checkbox"/> \$27,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. § 25-13-608(1)(g)

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known) _____

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

 No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

 Yes. Fill in all of the information below.
Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1	SAMPLE CAR FINANCING Creditor's Name PO BOX 555 Gulf Shores, AL 36542 Number, Street, City, State & Zip Code	\$2,424.00	\$3,600.00	\$0.00
	Describe the property that secures the claim: 2006 SUBARU OUTBACK 125000 miles Location: 555 5TH STREET, Missoula MT 59801 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
	Date debt was incurred 3/3/2014	Last 4 digits of account number 1111		

Add the dollar value of your entries in Column A on this page. Write that number here:

\$2,424.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$2,424.00**Part 2: List Others to Be Notified for a Debt That You Already Listed**

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

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing

Official Form 106E/F
Schedule E/F: Creditors Who Have Unsecured Claims
12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**
 No. Go to Part 2.

 Yes.

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

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	IRS Priority Creditor's Name CENTRALIZED INSOLVENCY OPERATION PO BOX 7346 PHILADELPHIA, PA 19101 Number Street City State Zip Code	Last 4 digits of account number WN	\$900.00	Unknown	Unknown
	When was the debt incurred? 12/31/2012				
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
		INCOME TAXES			

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**
 No. You have nothing to report in this part. Submit this form to the court with your other schedules.

 Yes.

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

Total claim

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if know)

4.1

CAPITAL ONE

Nonpriority Creditor's Name

PO BOX 30281**Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **4321****\$1,900.00**When was the debt incurred? **1/15/2015-PRESENT**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **REVOLVING CREDIT**

4.2

CHASE BANK USA NA

Nonpriority Creditor's Name

PO BOX 15298**WILMINGTON, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **1234****\$3,900.00**When was the debt incurred? **4/23/2013-9/26/2016**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **REVOLVING CREDIT**

4.3

CLARK FORK EMERGENCY PHYSICIANS

Nonpriority Creditor's Name

2827 FORT MISSOULA ROAD**Missoula, MT 59804**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **UNKNOWN****\$585.00**When was the debt incurred? **5/30/2017**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **MEDICAL DEBT**

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if know) _____

4.4

PROVIDENCE HEALTH & SERVICES

Nonpriority Creditor's Name

**BUSINESS OFFICE
PO BOX 3177
Portland, OR 97208**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **1111****\$15,000.00**When was the debt incurred? **2/10/2015**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **MEDICAL DEBT**

4.5

ST. PATRICK HOSPITAL

Nonpriority Creditor's Name

**500 WEST BROADWAY STREET
Missoula, MT 59802**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **UNKNOWN****\$4,600.00**When was the debt incurred? **5/30/2016**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **MEDICAL DEBT**

4.6

VERIZON WIRELESS BK ADMINISTRATION

Nonpriority Creditor's Name

**500 TECHNOLOGY DRIVE
SUITE 550
Saint Charles, MO 63304**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **UNKNOWN****\$890.00**When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **CELL SERVICE**

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

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

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if know)

Name and Address
COLLECTION BUREAU SERVICES, INC.
212 E. SPRUCE STREET
Missoula, MT 59802

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line **4.5** of (Check one):
 Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
MICHAEL J. MOORE/JOHN NOWAKOWSKI
COLLECTION BUREAU SERVICES
PO BOX 7339
Missoula, MT 59807

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line **4.5** of (Check one):
 Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
MIDLAND FUNDING
2365 NORTHSIDE DRIVE
SUITE 30
San Diego, CA 92108

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line **4.2** of (Check one):
 Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
MISSOULA COUNTY JUSTICE COURT
200 WEST BROADWAY
Missoula, MT 59802

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line **4.5** of (Check one):
 Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
PORTFOLIO RECOVERY
120 CORPORATE BLVD.
Norfolk, VA 23502

On which entry in Part 1 or Part 2 did you list the original creditor?
 Line **4.6** of (Check one):
 Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u> </u> 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ <u> </u> 900.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u> </u> 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u> </u> 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ <u> </u> 900.00
Total claims from Part 2	6f. Student loans	6f. \$ <u> </u> 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u> </u> 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u> </u> 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u> </u> 26,875.00
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <u> </u> 26,875.00

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	_____		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)	_____		

 Check if this is an amended filing
Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

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

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

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

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

- No
 Yes

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

- No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

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

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

3.2

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- Schedule D, line _____
 Schedule E/F, line _____
 Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 JANE SAMPLE MONTANA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MONTANA

Case number _____
(If known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY**Official Form 106I****Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- Employed
- Not employed

Debtor 2 or non-filing spouse

- Employed
- Not employed

OccupationSCHOOL CUSTODIAN**Employer's name**SCHOOL SYSTEM**Employer's address**555 1ST STREET
Missoula, MT 59801**How long employed there?** 3 YEARS**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,254.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,254.00</u>	\$ <u>N/A</u>

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

		For Debtor 1		For Debtor 2 or non-filing spouse
Copy line 4 here	4.	\$ <u>2,254.00</u>		\$ <u>N/A</u>
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$ <u>400.00</u>		\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b.	\$ <u>0.00</u>		\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c.	\$ <u>120.00</u>		\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d.	\$ <u>0.00</u>		\$ <u>N/A</u>
5e. Insurance	5e.	\$ <u>0.00</u>		\$ <u>N/A</u>
5f. Domestic support obligations	5f.	\$ <u>0.00</u>		\$ <u>N/A</u>
5g. Union dues	5g.	\$ <u>0.00</u>		\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h.+	\$ <u>0.00</u>	+	\$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ <u>520.00</u>		\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>1,734.00</u>		\$ <u>N/A</u>
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>		\$ <u>N/A</u>
8b. Interest and dividends	8b.	\$ <u>0.00</u>		\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>250.00</u>		\$ <u>N/A</u>
8d. Unemployment compensation	8d.	\$ <u>0.00</u>		\$ <u>N/A</u>
8e. Social Security	8e.	\$ <u>0.00</u>		\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>SNAP BENEFIT</u>	8f.	\$ <u>420.00</u>		\$ <u>N/A</u>
8g. Pension or retirement income	8g.	\$ <u>0.00</u>		\$ <u>N/A</u>
8h. Other monthly income. Specify: _____	8h.+	\$ <u>0.00</u>	+	\$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ <u>670.00</u>		\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>2,404.00</u>	+	\$ <u>N/A</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11.		+ \$	<u>0.00</u>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12.			\$ <u>2,404.00</u>
Combined monthly income				
13. Do you expect an increase or decrease within the year after you file this form?				
<input checked="" type="checkbox"/> No.				
<input type="checkbox"/> Yes. Explain: _____				

Fill in this information to identify your case:

Debtor 1 JANE SAMPLE MONTANA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MONTANA

Case number _____
(If known)

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
 - No
 - Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	3	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Daughter	6	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	9	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 850.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues
- 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00
 4b. \$ 0.00
 4c. \$ 0.00
 4d. \$ 0.00
 5. \$ 0.00

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	125.00
6b. Water, sewer, garbage collection	6b. \$	23.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	130.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	500.00
8. Childcare and children's education costs	8. \$	90.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	50.00
11. Medical and dental expenses	11. \$	60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	25.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	60.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	222.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: <u>PET FOOD/VET</u>	21. +\$	45.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	2,400.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	2,400.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	2,404.00
23b. Copy your monthly expenses from line 22c above.	23b. -\$	2,400.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	4.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here:	

Fill in this information to identify your case:

Debtor 1 **JANE SAMPLE MONTANA**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF MONTANA

Case number _____
 (if known)

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

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

You must file this form whenever you file bankruptcy schedules or amended schedules. 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.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ JANE SAMPLE MONTANA

JANE SAMPLE MONTANA

Signature of Debtor 1

X _____

Signature of Debtor 2

Date March 9, 2018

Date _____

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

123 3RD STREET
Missoula, MT 59802

Dates Debtor 1 lived there

From-To:
OCTOBER
2014-SEPTEMBER
2016

Debtor 2 Prior Address:
 Same as Debtor 1
Dates Debtor 2 lived there
 Same as Debtor 1
From-To:
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- No
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$6,760.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$27,040.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$26,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	SNAP	\$1,260.00		
	Child Support	\$750.00		
For last calendar year: (January 1 to December 31, 2017)	SNAP	\$5,040.00		
	Child Support	\$3,000.00		
For the calendar year before that: (January 1 to December 31, 2016)	SNAP	\$4,728.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. **Neither Debtor 1 nor Debtor 2 has 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."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.
 Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
CBS V. JANE SAMPLE MONTANA CV-2017-XXX	COLLECTION	MISSOULA COUNTY JUSTICE COURT 200 WEST BROADWAY Missoula, MT 59802	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			JUDGMENT AGAINST DEBTOR

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

- No. Go to line 11.
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Creditor Name and Address	Describe the Property	Date	Value of the property
COLLECTION BUREAU SERVICES, INC. 212 E. SPRUCE STREET Missoula, MT 59802	WAGES <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	JANUARY-MA RCH 2018	\$1,300.50

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- No
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
CREDIT COUNSELING 123 www.creditcounseling123.com	CREDIT COUNSELING	3/8/2018	\$9.99

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

Debtor 1 **JANE SAMPLE MONTANA**Case number *(if known)*

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	--	--------------------	-----------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that 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.

/s/ JANE SAMPLE MONTANA

JANE SAMPLE MONTANA
Signature of Debtor 1

Signature of Debtor 2

Date March 9, 2018

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	JANE SAMPLE MONTANA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MONTANA		
Case number (if known)			

 Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

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

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

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

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

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

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: SAMPLE CAR FINANCING	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2006 SUBARU OUTBACK 125000 miles Location: 555 5TH STREET, Missoula MT 59801		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 JANE SAMPLE MONTANA

Case number (if known) _____

Lessor's name: No
Description of leased Property: Yes

Lessor's name: No
Description of leased Property: Yes

Lessor's name: No
Description of leased Property: Yes

Lessor's name: No
Description of leased Property: Yes

Lessor's name: No
Description of leased Property: Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ JANE SAMPLE MONTANA
JANE SAMPLE MONTANA
Signature of Debtor 1

X _____
Signature of Debtor 2

Date March 9, 2018

Date _____

Fill in this information to identify your case:

United States Bankruptcy Court for the:
DISTRICT OF MONTANA

Case number (if known): _____

Official Form 121 Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

To protect your privacy, the court will not make this form available to the public. You should not include a full Social Security Number or Individual Taxpayer Number on any other document filed with the court. The court will make only the last four digits of your numbers known to the public. However, the full numbers will be available to your creditors, the U.S. Trustee or bankruptcy administrator, and the trustee assigned to your 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.

Part 1: Tell the Court About Yourself and Your spouse if Your Spouse is Filing With You**For Debtor 1:****For Debtor 2 (Only if Spouse is Filing:)**

1. Your name

JANE

First name

SAMPLE

Middle name

MONTANA

Last name

First name

Middle name

Last name

Part 2: Tell the Court About all of Your Social Security or Federal Individual Taxpayer Identification Numbers

2. All Social Security Numbers you have used

123-45-6789 You do not have a Social Security Number You do not have a Social Security Number

3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used

 You do not have an ITIN. You do not have an ITIN.**Part 3: Sign Below**

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

Under penalty of perjury, I declare that the information I have provided in this form is true and correct.

X **/s/ JANE SAMPLE MONTANA**

X _____

JANE SAMPLE MONTANA

Signature of Debtor 1

Signature of Debtor 2

Date **March 9, 2018**

Date _____

Fill in this information to identify your case:

Debtor 1 JANE SAMPLE MONTANA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Montana

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse
2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
3. The Means Test does not apply now because of qualified military service but it could apply later.
- Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married.** Fill out Column A, lines 2-11.
- Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:**
- Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>2,254.00</u>	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>250.00</u>	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ _____
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u> Copy here ->	\$ _____
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u> Copy here ->	\$ _____
7. Interest, dividends, and royalties	\$ <u>0.00</u>	\$ _____

Debtor 1 **JANE SAMPLE MONTANA**

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation	\$ 0.00	\$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you	\$ 0.00	
For your spouse	\$	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
· SNAP	\$ 420.00	\$
	\$ 0.00	\$
Total amounts from separate pages, if any.	+ \$ 0.00	\$
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 2,924.00	+ \$ 0.00 = \$ 2,924.00
		Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>**

\$ **2,924.00**

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ **35,088.00**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

MT

Fill in the number of people in your household.

4

Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$ **82,460.00**

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ JANE SAMPLE MONTANA
JANE SAMPLE MONTANA
 Signature of Debtor 1

Date **March 9, 2018**
 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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 the 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
+	<u>550</u>	<u>administrative fee</u>
	\$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.

**United States Bankruptcy Court
District of Montana**

In re **JANE SAMPLE MONTANA**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **March 9, 2018**

/s/ JANE SAMPLE MONTANA

JANE SAMPLE MONTANA

Signature of Debtor

SAMPLE CAR FINANCING
PO BOX 555
Gulf Shores, AL 36542

MICHAEL J. MOORE/JOHN NOWAKOWSKI
COLLECTION BUREAU SERVICES
PO BOX 7339
Missoula, MT 59807

IRS
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA, PA 19101

MIDLAND FUNDING
2365 NORTHSIDE DRIVE
SUITE 30
San Diego, CA 92108

CAPITAL ONE
PO BOX 30281
Salt Lake City, UT 84130

MISSOULA COUNTY JUSTICE COURT
200 WEST BROADWAY
Missoula, MT 59802

CHASE BANK USA NA
PO BOX 15298
WILMINGTON, DE 19850

MONTANA DEPARTMENT OF REVENUE
BANKRUPTCY SPECIALIST
PO BOX 7701
Helena, MT 59604-7701

CLARK FORK EMERGENCY PHYSICIANS
2827 FORT MISSOULA ROAD
Missoula, MT 59804

PORTFOLIO RECOVERY
120 CORPORATE BLVD.
Norfolk, VA 23502

PROVIDENCE HEALTH & SERVICES
BUSINESS OFFICE
PO BOX 3177
Portland, OR 97208

ST. PATRICK HOSPITAL
500 WEST BROADWAY STREET
Missoula, MT 59802

VERIZON WIRELESS BK ADMINISTRATION
500 TECHNOLOGY DRIVE
SUITE 550
Saint Charles, MO 63304

COLLECTION BUREAU SERVICES, INC.
212 E. SPRUCE STREET
Missoula, MT 59802

Mont. LBF30. STATEMENT OF DOMESTIC SUPPORT OBLIGATION(S)

[Mont. LBR 4002-1(e)]

JANE SAMPLE MONTANA
 PO BOX 555
 MISSOULA, MT 59807
 406-555-5555

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF MONTANA**

In re: **JANE SAMPLE MONTANA**

)
)
)
 Debtor(s))

Case No. _____

STATEMENT OF DOMESTIC SUPPORT OBLIGATIONS

[If filing jointly, information for both spouses must be provided on this form]

Pursuant to Mont. LBR 4002-1(e), the undersigned hereby provides this Statement of Domestic Support Obligation(s), as defined in 11 U.S.C. § 101(14A).

1. Debtor's name (enter full name): **JANE SAMPLE MONTANA**
2. Does Debtor have a domestic support obligation: yes no. If yes, please fill out the rest of this form. If no, do not fill out the rest, but sign where indicated below.
3. Debtor's employer and employer address: _____
4. Name, address, phone number, employer's name, and address of employer for any person responsible with the Debtor for the support:
5. Name, address and phone number for the holder of the claim of support:

[If the Debtor does not know the whereabouts of the former spouse, this fact should be affirmatively stated above, but the address for the support collection agency must be provided.]

AS OF THE DATE OF FILING OF THE BANKRUPTCY PETITION:

1. Amount of support obligation: \$ _____ per _____ [i.e. month, week, etc.]
2. Term of support obligation: from _____ until _____
3. Amount that the domestic support obligation is in arrears: \$ _____

- 4. Court name and jurisdiction in which order of support was issued:

- 5. Court Case No. _____

- 6. Name and address of State Child Support Enforcement Agency involved in such a claim:

I/We declare under penalty of perjury that the foregoing is true and correct.

/s/ JANE SAMPLE MONTANA

Signature of Debtor

March 9, 2018

Date

Penalty for making a false statement: Fine up to \$250,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571

Penalty for making a false statement: Fine of up to \$250,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Mont. LBF37. NOTICE OF COMPLIANCE WITH § 521.

[Mont. LBR 4002-1(g)]

JANE SAMPLE MONTANA
PO BOX 555
MISSOULA, MT 59807
406-555-5555

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA**

In re: **JANE SAMPLE MONTANA**

)
)
)
Debtor(s))

Case No. _____

NOTICE OF COMPLIANCE WITH § 521

Debtor(s) hereby certify under penalty of perjury that:

1. Pursuant to § 521(a)(1)(A), the list of creditors is filed herewith.

2. Pursuant to § 521(a)(1)(B), the schedules of (i) assets and liabilities; (ii) current income and expenditures; (iii) statement of financial affairs; and (iv) the proof of delivery of the § 342(b) notice to the debtor is filed herewith.

3. Pursuant to § 521(a)(1)(B)(iv), the Debtor(s) has/have filed with the Court copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the Debtor's/Debtors' petition;

4. Pursuant to § 521(b)(1)(B)(v), the Debtor(s) has/have filed with the Court Schedules I and J, showing the amount of monthly net income, itemized to show how the amount is calculated, and the Statement of Current Monthly Income and Means Test Calculation.

5. Pursuant to § 521(a)(1)(vi), the Debtor(s) state(s) that:

- The Debtor(s) anticipate(s) an increase in income or expenditures over the 12-month period following the date of filing the petition. Specifically:
- The Debtor(s) does/do not anticipate(s) an increase in income or expenditures over the 12-month period following the date of filing the petition.

6. Pursuant to § 521(b)(1), the required credit counseling certification is filed herewith.

7. Pursuant to § 521(b)(2), the Debtor(s) state(s) that there are no debt repayment plans of the type contemplated by this statute (or, a copy of such repayment plan is filed herewith);

8. Pursuant to § 521(c), the Debtor(s) state(s) that:

- The Debtor(s) has/have an interest in an account or program of the type specified in § 521(c) of the Code, with documentation thereof filed herewith.
- The Debtor(s) has/have no interest in an account or program of the type specified in § 521(c) of the Code.

Dated **March 9, 2018**.

I/We declare under penalty of perjury that the foregoing is true and correct.

/s/ JANE SAMPLE MONTANA

Signature of Debtor

March 9, 2018

Date

Penalty for making a false statement: Fine up to \$250,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571