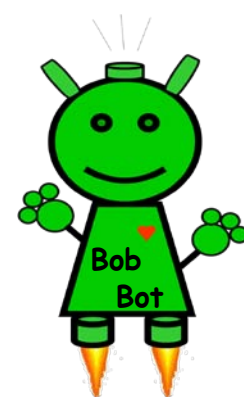


Life After Debt!

Form 5: "Yellow"



"Take Control of Your Life Again!"

Robert Ross Weed, Esq.

We need to know EVERYBODY you owe money to. **Credit reports are not always right** and some kinds of bills usually don't show up on your credit report. **The person who should know who you owe money to isn't the credit bureau, it's you.** So after you've ordered and looked at your credit report, figure out what's not there. **Please make a list of EVERYONE you owe money to who is NOT on your credit report.** It is very important to give us a complete list. I made a checklist below to help you.

Bob Weed

Name(s): _____ Date: _____

Do you have any of these bills? They are usually NOT on your credit report!

- Court fines, tickets
- Taxes
- Child support, alimony
- Car accidents
- Business disputes
- Loans from family or friends—if you are paying back family **stop until we talk!**
- 401k or TSP Loans
- Home Owners Associations

Some other types of bills are sometimes on your credit report and sometimes not.

- Medical bills
- Former landlords
- Debt collection companies
- Buy here, pay here car companies
- Payday loans
- Overdrawn bank accounts
- Timeshares
- Anything else you can think of

Do you have any cosigners on any debts (other than your current spouse)?

- Cosigners, who cosigned for me
- Cosigners, I cosigned for somebody

Finally, bring me whatever court papers you have!

- Court papers → I have them! They're lost!

Court Fines, Penalties & Tickets

(You have to list these and you will still have to pay them)

1. Husband's Wife's Joint Debt Court Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number : _____
Amount: \$ _____

Unpaid Taxes

You have to list taxes, but we usually can't get you out of them. I need a copy of any bills you have for these. **If any of your taxes are from more than 3 years ago**, please get the IRS to send you a **"account transcript" from each year** that shows the **date you filed the return** and the **date the tax was assessed**.

The IRS phone number is 800-829-1040.

2. Husband's Wife's Joint Debt Tax Authority: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Tax Year: _____
3. Husband's Wife's Joint Debt Tax Authority: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number : _____
Amount: \$ _____ Tax Year: _____
4. Husband's Wife's Joint Debt Tax Authority: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Tax Year: _____

Alimony & Child Support

We can't get you out of paying domestic support obligations—alimony, support, etc. **We are also required to get the address for the person** (your ex or child). **If you are paying a state enforcement agency, need their address too**. **Your bankruptcy case will be thrown out if you don't get these addresses.**

5. Husband's Wife's Joint Debt Name of ex/ child: _____
- Address: _____
- City: _____ State: _____ Zip: _____ Amount \$ _____ per _____
- Account Number : _____ Phone # of recipient _____
- Name of State Enforcement: _____
- Address: _____ City: _____
- State: _____ Zip: _____ Account Number : _____
- Amount: \$ _____ Tax Year: _____

Non-Support Obligations Owed Under a Property Settlement Agreement

(We can't get you out of paying other things you agreed to pay when you got divorced)

6. Husband's Wife's Joint Debt Name: _____
- Address: _____ City: _____
- State: _____ Zip: _____ Account Number : _____
- Amount: \$ _____

Someone Who Might Sue You Over a Business Dispute

(Bring me any papers you have on this)

7. Husband's Wife's Joint Debt Name: _____
- Address: _____ City: _____
- State: _____ Zip: _____ Amount: \$ _____ For: _____
- _____

Someone Who Might Sue You Over an Accident—or Anything Else

(Bring me any papers you have on this)

8. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Amount: \$ _____ For: _____

Money You Borrowed from Family & Friends

(You are required to list them; **you can still pay them AFTER the bankruptcy is done—but not now.**)

9. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Amount: _____

Loans From 401(k)/ Retirement/ Thrift Savings Plans

(You should keep paying these because you're paying **yourself** back, and if you don't, it's going to cost you money in taxes next year)

10. Husband's Wife's Joint Debt Your name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____

Homeowner's Association & Condo Fees

(WE NEED THE ADDRESS OF HOA FOR EACH PROPERTY EVEN IF YOU ARE KEEPING THE HOUSE—THIS IS NOT OPTIONAL!!)

11. Husband's Wife's Joint Debt Keep Surrender

Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount behind: \$ _____ Balance: \$ _____ Co-signer: _____

Medical Bills not already on your credit report

12. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Balance: \$ _____ Co-signer: _____

13. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Balance: \$ _____ Co-signer: _____

14. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Balance: \$ _____ Co-signer: _____

15. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number : _____

Amount: \$ _____ Balance: \$ _____ Co-signer: _____

16. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Balance: \$ _____ Co-signer: _____

Former Landlords not on your credit report

17. Husband's Wife's Joint Debt Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

Debt Collection Companies not on your credit report

(Tell us who they are collecting for, too. **We also do need a copy of the bill for these**—they are the most likely to say we used the wrong address)

18. Husband's Wife's Joint Debt Name: _____
Collecting for: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

19. Husband's Wife's Joint Debt Name: _____
Collecting for: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

20. Husband's Wife's Joint Debt Name: _____
Collecting for: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

21. Husband's Wife's Joint Debt Name: _____
Collecting for: _____
Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

22. Husband's Wife's Joint Debt Name: _____

Collecting for: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

23. Husband's Wife's Joint Debt Name: _____

Collecting for: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number : _____

Amount: \$ _____ Co-signer: _____

24. Husband's Wife's Joint Debt Name: _____

Collecting for: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

Buy Here, Pay Here Car Companies

25. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

Payday Loans

(Most payday lenders are liars; they like to hide their address so they can claim they never got listed in your bankruptcy; **try hard to get that address**)

26. Husband's Wife's Joint Debt Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

27. Husband's Wife's Joint Debt Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

28. Husband's Wife's Joint Debt Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount: \$ _____ Co-signer: _____

Timeshare & Maintenance Fees

(Most people have a **purchase payment** and a **maintenance payment**)

29. Information for Timeshare Purchase:

Husband's Wife's Joint Debt Keep Surrender

Timeshare Name: _____
Address: _____ City: _____
State: _____ Zip: _____ Account Number: _____
Amount behind: \$ _____ Balance: \$ _____ Co-signer: _____

Information for Timeshare's Maintenance Fee:

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount behind: \$ _____ Balance: \$ _____ Co-signer: _____

Loans Where You Were a Co-signer for Someone Else

30. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Main signer: _____

Main signer's Address: _____ City: _____

State: _____ Zip: _____

Co-signers Who Co-signed For You

If you have any cosigners on anything, give me their names and addresses here. Put the number of the debt up above in the blank after "Cosigner". If husband and wife are both in the bankruptcy, you don't need to list each other as cosigners.

31. Husband's Wife's Joint Debt What # is the debt on this form? _____

Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

32. Husband's Wife's Joint Debt What # is the debt on this form? _____

Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

33. Husband's Wife's Joint Debt What # is the debt on this form? _____

Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Please List Anyone or Anything You Can Think Of That Was Not Covered on This Form!

34. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

35. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

36. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

37. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

38. Husband's Wife's Joint Debt Name: _____

Address: _____ City: _____

State: _____ Zip: _____ Account Number: _____

Amount: \$ _____ Co-signer: _____

