



PATTON, HOVERSTEN & BERG, PA

A PROFESSIONAL ASSOCIATION / ATTORNEYS AT LAW

Bankruptcy Information and Forms

This document is designed to help you through the bankruptcy process. Your attorney will go through it with you and help you to gather the information you need to file.

Following your initial meeting with your attorney, you will need to complete the forms in this document and return them to our office. You can either mail them or bring them with you to a scheduled conference. It is important that the information on the forms is complete and correct.

Please note that before you file for bankruptcy, you are required to complete a credit screening with an approved non-profit budget and credit counseling agency. A list of approved agencies can be found online at http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm.

This document contains:

1. Documents required
2. Approved agencies for debtors education (A debtors education course is required within 90 days after you file for bankruptcy).
3. Bankruptcy information sheet
4. List of questions for the first meeting of creditors
5. Instructions for completing the bankruptcy forms
6. Bankruptcy forms
7. Credit report order form and consent release
8. Affirmation statement
9. Bankruptcy proceeding agreement on attorney representation and fees
10. Notice require by 11 USC § 527 (B): Important information about bankruptcy assistance services
11. Notice of responsibilities of debtors and their attorneys

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BANKRUPTCY ASSISTANT

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WASECA OFFICE LOCATION

215 E. ELM AVE.
PO BOX 249
WASECA, MN 56093
507-835-5240

OWATONNA OFFICE LOCATION

150 W. PARK SQUARE
PO BOX 506
OWATONNA, MN 55060
507-451-9000

FARIBAULT OFFICE LOCATION

302 1ST AVE. NW
PO BOX 126
FARIBAULT, MN 55021
507-332-7425

JANESVILLE OFFICE LOCATION

216 N. MAIN ST.
PO BOX M
JANESVILLE, MN 56048
507-234-5106

Documents Required

- _____ Any papers regarding any previous bankruptcies

- _____ Complete tax returns for the last two years including W-2s and schedules

- _____ Copies of vehicle titles

- _____ One recent bill from every creditor including, but not limited to, car loans, medical bills, student loans, taxes, liens, etc. If bills are not available please provide the creditor's name, address, account number, approximate amount owed, and approximate date incurred. Don't forget mortgages, home equity loans, lines of credit and ready reserves.

- _____ A credit report (complete and sign the sheet at the end of the packet)

- _____ Paystubs for the past 6 months or payment printout from your employer showing your gross pay.

- _____ Proof of income from any source other than work for the past calendar year and itemized deductions, including but not limited to retirement income, pension, social security, unemployment, child support, food stamps, etc.

- _____ Recent statements for all financial accounts including mutual funds, stocks, IRAs, 401k, etc.

Prior to filing bankruptcy you must complete a credit screening by an approved nonprofit budget and Credit Counseling agency. Within 90 days after filing bankruptcy, you must complete a Debtors Education course. The following are some of the approved agencies (* most commonly used):

***101creditcounseling.com** (1st course only)
www.101creditcounseling.com
(\$5.00 single/couple)
lori.anderson@phblawoffice.com when registering.

firstbk.com (1st & 2nd Course) online only
www.firstbk.com
(\$8.95 for both 1st & 2nd Courses)
Enter Priority Code: PB5240RG
Available 24/7 services

Access Counseling
800-205-9297
www.accesscounselinginc.org
(\$9 online for both 1st and 2nd courses)
(\$25 by phone for 1st course; \$15 for 2nd)
Enter Priority Code: PBB30180
Has emergency 24/7 services

Bothcourses.com
www.bothcourses.com
(\$9.95 for both 1st & 2nd courses)

ProBono / Filing Fee Waiver - \$0.00

*** 123Debtor.com** (second course only)
www.123debtor.com
(\$7.00 per household)
Use attorney email address:
Enter priority code MN-091008D5 during registration
lori.anderson@phblawoffice.com when registering

Summit Financial Education, Inc.
www.summitfe.org
1-800-780-5965
(\$9.95 for 1st course for single/couple)
(\$7.95 for 2nd course for single couple)
Available 27/7 services

Affordable Bankruptcy Courses
1-888-268-7064
www.AffordableBankruptcyCourses.com
Credit Counseling - \$15 per household
Debtor Education - \$19 per household

DebtHelper.com
1-800-920-2262
www.debtHelper.com
Attorney Code: MN0016
(Spanish and Portuguese available)

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET GIVES YOU SOME GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

When you file bankruptcy:

You can choose the kind of bankruptcy that best meets your needs:

Chapter 7 - A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possible real estate depending on the law of the state where you live.

Chapter 13 - You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The Court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 - Like chapter 13, but it is only for family farmers.

Chapter 11 - This is used mostly for businesses. In chapter 11, you must continue to operate a business, but your creditors and the Court must approve a plan to repay your debts. There is no trustee unless the Judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

What is a bankruptcy discharge and how does it operate?

One of the reasons people file a bankruptcy is to get a "discharge." A discharge is a Court order which states that you do not have the money to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for:

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by drunk driving or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed.

Also, if the Judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, is it possible the debt will not be discharged.

The Judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a Court order.

You can only receive a chapter 7 discharge once every eight years. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the lien company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

What is a reaffirmation agreement?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay a debt, you must sign and file a reaffirmation agreement with the Court. Reaffirmation agreements are under special rules and are voluntary. That are not required by bankruptcy law or by any other law. Reaffirmation agreements:

- must be voluntary;
- most not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be cancelled anytime before the Court issues your discharge or within 60 days after the agreement is filed with the Court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the Court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the Court approves it.

If you reaffirm a debt and then fail to pay it, you own the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover the property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

CHAPTER 7 FIRST MEETING OF CREDITORS BANKRUPTCY QUESTIONS

Name, date of birth, address, phone number?

Have you lived in the State of Minnesota for 2 years?

Have you filed bankruptcy before? If so, when?

Any money or property coming to you from a previous marriage?

Any money or property coming to you from custody of minors?

Income last year and year before?

Do you expect this year to be about the same?

Wages owed to you at date of filing?

Any other source of income?

90 days before filing, did you:

 Lose money or property by legal action?

 Pay any single creditor \$600 or more?

 Any property sold or transferred, given away, mortgaged or repossessed?

Within the last year have you transferred property or money to a friend or relative?

Within the last 2 years have you paid the debt to or of a friend or relative? Last 6 years ?

In the last six years have you engaged in business on your own? If so, are there any assets?

Checking and all other accounts, location and balances on date of filing?

Cash on hand date of filing?

Do you have stocks or bonds, IRA's, Keogh, retirement accounts or retirement plans?

How long have you owned your homestead? What did you pay for it?

How did you arrive at its value?

Have you made any improvements to it? If yes, how much?

Have you made any large payments down or liquidated property to pay the proceeds on your mortgage?

If you sell your homestead you could get \$_____, would not get more than \$_____.

Do you own any other real estate?

You have a car valued at \$_____. And you owe how much?

Any other vehicles? Weapons? Boats and/or motors? Trailers, snowmobiles, motorcycles?

Does anyone owe you money?

Do you have any claims against anyone?

Have you filed a tax return? Are you getting a refund? How much?

Are you involved in Probate Court? In the next 6 months do you expect to inherit any money?

Are you personally familiar with the contents of the schedules and petition?

Did you read the Petition before you signing?

Is the Petition true and correct?

Are there any errors or omissions?

Are all assets and debts listed?

Have you read the Bankruptcy Information sheet provided by the U.S. Trustees office?

Do you have any Domestic Support Obligations?

Instructions

1. Fill out EVERY question on all pages. Wherever you are given a choice of yes or no on these forms, circle the yes or the no, whichever is correct.
2. Wherever you need more room, turn the page over and put the information on the back together with the number of the question.
3. Write or print your answers clearly. We must be able to read your answers.
4. Wherever the name of a person or firm is asked for, give the FULL ADDRESS. MAKE SURE THE ADDRESS IS CORRECT. Your discharge from your debts depends upon you giving a complete and accurate address. Do not abbreviate. Give zip codes. Make sure the name of the creditor is correct.
5. List every creditor and everyone that has had anything to do with your debts. If a bill you owe has been sent to a collection agency, or an attorney, list BOTH or person you originally owed and the collection agency or attorney.
6. List your debts as accurately as possible. If you do not know the exact amount you owe, give your best estimate. Do not leave the amount owed blank or say you don't know.
7. Wherever a question asks you to be prepared to give details, gather all papers concerning the matter and return with this form.
8. **Please review your information carefully before you submit it to us. Failure to provide complete, correct information will delay the filing of your case.**
9. 1/3 of attorney fees are due before Petition will be drafted.
10. The total of the attorney and filing fee are due before the Petition can be filed in a Ch 7.
11. Phone calls from creditors can be referred to our office after at least \$100.00 is paid as a retainer.
12. Continue to make payments to any secured creditors if you want to keep the secured property.
13. **It is your responsibility to provide updated information to PH&B in the event any answer in the packet has changed.**

PERSONAL INFORMATION

Name and a/k/a: _____

Social Security Number: _____

Spouse's Name and a/k/a: _____

Social Security Number: _____

Street Address: _____

City, State, Zip: _____ County: _____

Telephone Number: Home: _____ Cell: _____ Work: _____

Email Address: _____

How long have you lived in Minnesota? _____ Where did you live before? _____

Please list all prior addresses you have occupied in the last 3 years: _____

Have you ever filed bankruptcy:

Where filed: _____

Case Number: _____ Date filed: _____

Pending related bankruptcy cases:

Debtor Name: _____

Case Number: _____ Date filed: _____

Relationship: _____

District: _____ Judge: _____

Business information, if any:

Business Name: _____ Company Signer Name: _____

Describe Business: _____

Incorporation Date: _____ Incorporation State: _____

ESTIMATED INCOME

* *Reminder: Please bring in pay stubs or proof of income for the last 6 months.*

DEBTOR

SPOUSE

Monthly Wages:	\$ _____	\$ _____
Plus Estimated Overtime:	\$ _____	\$ _____
Subtotal:	\$ _____	\$ _____

Less Payroll Deductions:		
Taxes, Medicare and Social Security:	\$ _____	\$ _____
Mandatory contributions for retirement plans:	\$ _____	\$ _____
Voluntary contributions for retirement plans:	\$ _____	\$ _____
Required repayments of retirement loans:	\$ _____	\$ _____
Insurance:	\$ _____	\$ _____
Domestic Support obligations:	\$ _____	\$ _____
Union Dues:	\$ _____	\$ _____
Others (specify): _____	\$ _____	\$ _____
Subtotal:	\$ _____	\$ _____

Total Take Home Pay:(Subtotal of wages - subtotal of deductions)	\$ _____	\$ _____
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Additional Sources of Income:		
Net Income from operation of business, profession or farm:	\$ _____	\$ _____
Net Income from real property:	\$ _____	\$ _____
Interest and dividends:	\$ _____	\$ _____
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents:	\$ _____	\$ _____
Social security or government assistance:	\$ _____	\$ _____
Specify: _____		
Pension or retirement income:	\$ _____	\$ _____
Other monthly income:	\$ _____	\$ _____
Specify: _____		
Subtotal:	\$ _____	\$ _____

Average Monthly Income: (Take home pay plus additional income)	\$ _____	\$ _____
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COMBINED AVERAGE MONTHLY INCOME:		\$ _____
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CURRENT MONTHLY EXPENSES

1.	Rent or home mortgage payment (include lot rental for mobile home)	\$ _____
	Are real estate taxes included? YES NO If no:	\$ _____
	Is property insurance included? YES NO If no:	\$ _____
2.	Home maintenance, repairs and upkeep	\$ _____
3.	Homeowner's association or condominium dues	\$ _____
4.	Second Mortgage payment	\$ _____
5.	Utilities	
	a. Electricity, heat, natural gas	\$ _____
	b. Water, sewer and garbage collection	\$ _____
	c. Telephone, cell phone, internet, satellite and cable services	\$ _____
	d. Others (specify): _____	\$ _____
6.	Food and housekeeping supplies	\$ _____
6.	Clothing	\$ _____
7.	Childcare and children's education costs	\$ _____
8.	Clothing, laundry and dry cleaning	\$ _____
9.	Personal care products and services	\$ _____
10.	Medical and dental expenses	\$ _____
11.	Transportation (include gas, maintenance, bus or train fare) (do not include car payments)	\$ _____
12.	Recreation, clubs, entertainment, newspapers, magazines, etc.	\$ _____
13.	Charitable contributions and religious donations	\$ _____
14.	Life insurance not deducted from wages	\$ _____
15.	Health insurance not deducted from wages	\$ _____
16.	Automobile Insurance	\$ _____
17.	Other insurance (specify): _____	\$ _____
18.	Other taxes (not deducted from wages or included in mortgage) Specify: _____	\$ _____
19.	Car Payment #1: Which vehicle? _____	\$ _____
20.	Car Payment #2: Which vehicle? _____	\$ _____
21.	Other Installment Payments (specify): _____	\$ _____
22.	Alimony, maintenance and support	\$ _____
23.	Support for additional dependents not living at home Specify: _____	\$ _____
24.	Other Expenses (specify): _____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	TOTAL	\$ _____

DEBTOR & FAMILY INFORMATION

Marital Status: married single divorced separated

Debtor:

Occupation: _____

Employer: _____

How Long?: _____

Street: _____

City, State, Zip: _____

Spouse:

Occupation: _____

Employer: _____

How Long?: _____

Street: _____

City, State, Zip: _____

Dependents

Name:	Age:	Relationship:	Monthly Amount + R/P/S/D:
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D
_____	_____	_____	_____ R/P/S/D

R=Received;
P=Paid
S=Spouse's dependent
D=No Payments

1. Do you own a home? YES / NO
 Do you live at this property? YES / NO
 What could you sell the property for now?
 Do you still owe on this property? YES / NO
 (Please bring in a copy of your warranty deed or abstract with **full** legal description of this property)

2. Do you own any other real property? YES / NO
 Do you live at this property? YES / NO
 What could you sell the property for now?
 (Please bring in a copy of your warranty deed or abstract with **full** legal description of this property)

3. What is the average amount of cash that you carry with you? _____

4. For each bank account (including checking, savings, money market, ect) please provide the following:

Bank Name	Type	Names on Account	Husband / Wife / Joint
_____	_____	_____	h / w / j
_____	_____	_____	h / w / j
_____	_____	_____	h / w / j

5. Do you current have any security deposits with landlords, utility companies, etc? YES / NO

If yes, please provide the following information for each:

Who With	Amount
_____	_____
_____	_____
_____	_____
_____	_____

6. Household Goods and Furnishings: This includes furniture, appliances, 1 radio, 1 television, 1 VCR, linens, china, crockery, kitchenware, educational materials and educational equipment primarily for the use of minor dependent children, medical equipment and supplies, furniture exclusively for the use of minor children or elderly or disabled dependents of the debtor; personal effects (including the toys and hobby equipment of minor dependent children and wedding rings) of the debtor and the dependents of the debtor; and personal computer and related. The term "household goods" **does not** include the following: Works of art (unless by or of the debtor, or any relative of the debtor); electronic entertainment equipment with a fair market value of more than \$500 in the aggregate (except 1 television, 1 radio and 1 VCR); items acquired as antiques with a fair market value of more than \$500 in the aggregate; jewelry with a fair market value of more than \$500 in the aggregate (except wedding rings); and a computer (except as otherwise provided for in this section), motor vehicle (including a tractor or lawn tractor) boat or a motorized recreational device, conveyance, vehicle, water craft or aircraft. **Please list the total amount that you could sell all of these items for (estimate):** \$_____

7. Do you own any books, pictures and art not included above? YES / NO

If yes, please list the item and the amount which you could sell it for:

_____	_____
_____	_____
_____	_____

8. Wearing Apparel:

Please list the total amount that you could sell all your clothes for (estimate): \$ _____

9. Do you own any jewelry or furs (**whose value is over \$500, excluding wedding rings**): YES / NO

If yes, please list the item and the amount that you could sell it for:

_____	_____
_____	_____
_____	_____

10. Do you own any firearms, sporting, photographic and other hobby equipment? YES / NO

If yes, please list the item in detail (including make, model, etc.) and the amount that you could sell it for:

_____	_____
_____	_____
_____	_____

11. Do you own any life insurance policies? YES / NO

If yes, please provide us with the following information for each policy:

Company Name	Cash Surrender Value	Policy Owner
_____	_____	h / w / j
_____	_____	h / w / j
_____	_____	h / w / j

12. Do you own any interests in annuities? YES / NO

If yes, please bring in your most recent statement for each account.

13. Do you have an interest in any educational IRA's? YES / NO

If yes, please bring in your most recent statements for each account.

14. Do you have an interest in any pension, profit sharing, 401K, PERA or other retirement accounts?

YES / NO If yes, please bring in your most recent statement for each account.

15. Do you own a Health Savings Account (HSA)?

YES / NO If yes, please bring in your most recent statement for each account.

16. Do you own any stocks or interests in businesses (except partnerships)? YES / NO

If yes, please indicate company and approximate value:

Company Name	Approximate Value and # of Shares or % of Ownership
_____	\$ _____
_____	\$ _____

17. Do you have any interests in partnerships or joint ventures? YES / NO
If yes, please indicate company and approximate value:

Company Name	Approximate Value
_____	\$ _____
_____	\$ _____
_____	\$ _____

18. Do you have any interest in government, corporate or other bonds? YES / NO
If yes, please indicate company and approximate value:

Company Name	Approximate Value
_____	\$ _____
_____	\$ _____
_____	\$ _____

19. Does anyone owe you money? YES / NO
If yes, please provide the following:

Name of Person Owning	Amount Owed	Circumstances
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

20. Do you receive alimony, maintenance or support? YES / NO
If yes, please provide the following for each person responsible for paying:

Name	Address
_____	_____
_____	_____

20b. Do you presently have any interest in any property settlements? YES / NO
If yes, please give details: _____

21. Do you have interest in land which will be granted to you on the death of some other person?
YES / NO If yes, please give details: : _____

21b. Do you have any interest in land due to the fact that you sold the land on the basis that if the party buying it defaulted you would receive the land back (in ex. contract for deed)? YES / NO
If yes, please give details: _____

21c. Do you have any interest in personal property which will be given to you on the death of some other person?
YES / NO If yes, please give details: _____

21d. Do you have any interest in personal property such that you may at some time in the future get the property back? YES / NO If yes, please give details: _____

22. Are you the beneficiary of any trusts which will only be paid on the death of some other party? YES / NO If yes, please give details: _____

22b. Has anyone died recently that you expect to receive an inheritance of personal property, real property or money from? YES / NO If yes, please give details (including date of death, relationship to the deceased and the expected gift): _____

If someone dies within the six months following the filing of your bankruptcy, any inheritance you receive is part of the bankruptcy estate. It is your responsibility to update PH&B immediately.

22c. Do you expect to receive any gift (personal property, real property or money) in the next six months? YES / NO If yes, please give details: _____

23. Are you personally suing anyone, or do you believe someone owes you something and they dispute it? YES / NO If yes, please give details: _____

24. Do you have any interest in any patents, copyrights, and/or other intellectual property? YES / NO If yes, please give details: _____

25. Do you have any interest in any franchises? YES / NO If yes, please give details: _____

26. Do you own any vehicles or trailers? YES / NO
If yes, please provide the following information for each:

Year, Make and Model	Market Value	Month/Year of Purchase	Any Liens?
_____	_____	_____ h / w / j	YES / NO
_____	_____	_____ h / w / j	YES / NO
_____	_____	_____ h / w / j	YES / NO
_____	_____	_____ h / w / j	YES / NO

(Please provide us with copies of each vehicle title)

27. Do you presently own any boats, motors or accessories? YES / NO
If yes, please provide the following information for each:

Year, Make and Model	Market Value	Month/Year of Purchase	Any Liens?
_____	_____	_____ h / w / j	YES / NO
_____	_____	_____ h / w / j	YES / NO

(Please provide us with copies of each vehicle title)

28. Do you presently own any aircraft or accessories? YES / NO
 If yes, please provide the following information for each:

Year, Make and Model	Market Value	Month/Year of Purchase	Any Liens?
_____	_____	_____ h / w / j	YES / NO
_____	_____	_____ h / w / j	YES / NO

(Please provide us with copies of each vehicle title)

29. Do you own any office equipment, furnishings or supplies not included in household goods? YES / NO
 If yes, please give the total amount that you could sell these items for: _____

30. Do you own any machinery, fixtures, equipment or supplies? YES / NO
 If yes, please give the total amount that you could sell these items for: _____

31. Do you have any inventory? YES / NO If yes, please give details and the amount at which you could sell the inventory for: _____

32. Do you own any animals? YES / NO If yes, please give details and the amount at which you could sell them for: _____

33. Do you currently have any growing or harvested crops? YES / NO
 If yes, please give details and the amount which you could sell it for: _____

34. Do you own any farming equipment or implements? YES / NO
 If yes, please give details and the amount which you could sell it for: _____

35. Do you own any other farming supplies, chemicals and/or feed? YES / NO
 If yes, please give details and the amount which you could sell it for: _____

36. Is there any other property you own or have an interest in that you have not disclosed elsewhere?
 YES / NO If yes, please give details and the amount which you could sell it for: _____

37. Do you have a Personal Injury claim for an auto accident or other injury to you? YES / NO
 If yes, please give details: _____

Mortgage Information:

Please complete this information for each mortgage on each property.

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
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When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Auto Loans

Please complete this information for each vehicle, boat, and aircraft loan:

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____
Creditor Name: _____
Creditor Address: _____
Account Number: _____ Balance of Account: _____
Monthly Payment: _____ Are you behind on payments? YES / NO
How much: _____
When Incurred: _____ Names on Loan: joint / husband / wife / community
Intention: reaffirm / surrender / exempt-redeem / avoid / none

Other Secured Loans

Do you have any other loans that are secured by any collateral, including furniture loans? YES / NO

If yes, please complete the following information for each:

Property: _____

Creditor Name: _____

Creditor Address: _____

Account Number: _____ Balance of Account: _____

Monthly Payment: _____ Are you behind on payments? YES / NO

How much: _____

When Incurred: _____ Names on Loan: joint / husband / wife / community

Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____

Creditor Name: _____

Creditor Address: _____

Account Number: _____ Balance of Account: _____

Monthly Payment: _____ Are you behind on payments? YES / NO

How much: _____

When Incurred: _____ Names on Loan: joint / husband / wife / community

Intention: reaffirm / surrender / exempt-redeem / avoid / none

Property: _____

Creditor Name: _____

Creditor Address: _____

Account Number: _____ Balance of Account: _____

Monthly Payment: _____ Are you behind on payments? YES / NO

How much: _____

When Incurred: _____ Names on Loan: joint / husband / wife / community

Intention: reaffirm / surrender / exempt-redeem / avoid / none

PRIORITY CREDITORS

Do you currently have any unpaid taxes, alimony, child support, fines, money owed to employees, ect?
YES / NO If yes, please complete the following information for each:

Creditor's Name: _____
Address: _____
Type of Claim: government / wages / benefit / deposits / farmers
Claim Amount: _____ Priority Portion: _____ When Incurred: _____
By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Creditor's Name: _____
Address: _____
Type of Claim: government / wages / benefit / deposits / farmers
Claim Amount: _____ Priority Portion: _____ When Incurred: _____
By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Creditor's Name: _____
Address: _____
Type of Claim: government / wages / benefit / deposits / farmers
Claim Amount: _____ Priority Portion: _____ When Incurred: _____
By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Creditor's Name: _____
Address: _____
Type of Claim: government / wages / benefit / deposits / farmers
Claim Amount: _____ Priority Portion: _____ When Incurred: _____
By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

Creditor's Name: _____
Address: _____
Type of Claim: government / wages / benefit / deposits / farmers
Claim Amount: _____ Priority Portion: _____ When Incurred: _____
By Whom: joint / husband / wife / community Conditions: contingent / disputed / unliquidated

EXECUTORY CONTRACTS

Do you have any lease or other agreements not fully performed by both parties, e.g. landlords, car leases, cell phone, internet and TV contracts, etc.? YES / NO If yes, please complete the following information.

Other Party's Name: _____

Address: _____

Contract Type: _____ Residential Lease _____ Non-residential Lease
 _____ Vehicle Lease _____ Sales Contract
 _____ Service Contract _____ Land Contract
 _____ Government Contract: _____

Other: _____

Terms: _____ Buyout Option: _____

Beginning Date: _____ Your Interest: _____ Lessor _____ Lessee _____ Purchaser _____ Agent

Other Party's Name: _____

Address: _____

Contract Type: _____ Residential Lease _____ Non-residential Lease
 _____ Vehicle Lease _____ Sales Contract
 _____ Service Contract _____ Land Contract
 _____ Government Contract: _____

Other: _____

Terms: _____ Buyout Option: _____

Beginning Date: _____ Your Interest: _____ Lessor _____ Lessee _____ Purchaser _____ Agent

Other Party's Name: _____

Address: _____

Contract Type: _____ Residential Lease _____ Non-residential Lease
 _____ Vehicle Lease _____ Sales Contract
 _____ Service Contract _____ Land Contract
 _____ Government Contract: _____

Other: _____

Terms: _____ Buyout Option: _____

Beginning Date: _____ Your Interest: _____ Lessor _____ Lessee _____ Purchaser _____ Agent

ADDITIONAL INFORMATION

Describe increase or decrease in expenditures expected in the next 12 months:

For the last six months, list the average monthly expenses for the following:

1. Education which is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.....\$ _____
2. Enter the average monthly amount that you actually expend on childcare.....\$ _____
3. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account.....\$ _____
4. Enter the average monthly expenses that you actually pay for cell phones, pages, call waiting, caller identification, special long distance, or internet services necessary for the health and welfare of you or your dependents.....\$ _____
5. Health Insurance not deducted from wages.....\$ _____
6. Disability Insurance not deducted from wages.....\$ _____
7. Health Savings Account contributions not deducted from wages.....\$ _____
8. Reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.....\$ _____
9. To maintain the safety of your family under the Family Violence Prevention and Services act or other applicable federal law.....\$ _____
10. The average monthly amount by which your home energy costs exceed the allowance in the IRS Local Standards for Housing and utilities.....\$ _____
11. The average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age.....\$ _____
12. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards not to exceed five percent of those combined allowance.....\$ _____
13. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization.....\$ _____

STATEMENT OF FINANCIAL AFFAIRS

1. Have you made payments over \$600 on loans, installments purchases of goods or services, or other debts, during the last 90 days? YES / NO
If yes, please fill in the information below.

Creditor Name	Date Paid	Amount Paid
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

2. Do you own a business? YES / NO
If yes, please list each payment or transfer to any creditor made within 90 days immediately preceding the commencement of the case if the value of all property that constitutes or is affected by such transfer is not less than \$5,000.00.

Creditor Name	Date Paid	Amount Paid
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3. During the last 12 months, have you made payments to creditors who are or were insiders (family, friends, ect)? YES / NO
If yes, please fill in the information below.

Creditor Name	Date Paid	Amount Paid
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

4. Are you or were you a party to any suits or administrative proceedings in the last 12 months?
YES / NO

If yes, please fill in the information below.

Caption of Suit: _____	Caption of Suit: _____
Case Number: _____	Case Number: _____
Nature of Proceedings: _____	Nature of Proceedings: _____
_____	_____
Court and Location: _____	Court and Location: _____
Status or Disposition: _____	Status or Disposition: _____

5. Has any property been attached, garnished or seized under any legal or equitable process during the last 12 months? YES / NO
If yes, please fill in the information below.

Beneficiary of seizure: _____	Beneficiary of seizure: _____
Address: _____	Address: _____
Seizure date: _____	Seizure date: _____
Property description: _____	Property description: _____
_____	_____
Value: _____	Value: _____

6. Has any property been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, during the last 12 months? YES / NO
If yes, please fill in the information below.

Creditor/seller: _____	Creditor/seller: _____
Date of Repo: _____	Date of Repo: _____
Address: _____	Address: _____
Property description: _____	Property description: _____
_____	_____
Value: _____	Value: _____

7. Has any property been assigned for the benefit of creditors during the last 120 days? YES / NO
If yes, please fill in the information below.

Assignee: _____	Assignee: _____
Address: _____	Address: _____
Date: _____	Date: _____
Terms: _____	Terms: _____

8. Has any property been in the hands of a custodian, receiver, or court-appointed official during the last 12 months? YES / NO
If yes, please fill in the information below.

Custodian: _____	Custodian: _____
Address: _____	Address: _____
Court: _____	Court: _____
Case title: _____	Case title: _____
Case #: _____	Case #: _____
Date of order: _____	Date of order: _____
Property description: _____	Property description: _____
Value: _____	Value: _____

9. Have any gifts or charitable contributions been made during the last 12 months (except gifts to family members less than \$200 in value per individual family member and charitable contributions less than \$100 per recipient)? YES / NO

If yes, please fill in the information below.

Recipient: _____ Recipient: _____
Address: _____ Address: _____
Relationship to debtor: _____ Relationship to debtor: _____
Date of gift: _____ Date of gift: _____
Description: _____ Description: _____
Value: _____ Value: _____

10. Has there been any losses from fire, theft, other casualty or gambling during the last 12 months? YES / NO

If yes, please fill in the information below.

Property: _____ Property: _____
Value: _____ Value: _____
Circumstances: _____ Circumstances: _____
Insurance coverage: _____ Insurance coverage: _____
Date of loss: _____ Date of loss: _____

11. Have payments been made to anyone on debt consolidation or bankruptcy law, or for the preparation of a bankruptcy petition, during the last 12 months? YES / NO

If yes, please fill in the information below.

Payee: _____ Payee: _____
Address: _____ Address: _____
Date of payment: _____ Date of payment: _____
Payor: _____ Payor: _____
Payment/Value: _____ Payment/Value: _____

12. Have any property transfers been made during the last 2 years, outright or as a security, except such as are ordinary in business or financial affairs? YES / NO

If yes, please fill in the information below.

Transferee: _____ Transferee: _____
Relationship to debtor: _____ Relationship to debtor: _____
Date of transfer: _____ Date of transfer: _____
Property: _____ Property: _____
Value: _____ Value: _____

13. Has any property been transferred within 10 years immediately preceding the commencement of this case to a self-settled trust or similar device or which the debtor is the beneficiary? YES / NO
If yes, please fill in the information below.

Name of Trust: _____ Name of Trust: _____
Date of Transfer: _____ Date of Transfer: _____
Property: _____ Property: _____
Value: _____ Value: _____

14. Have any financial accounts and instruments been closed, sold or transferred in the last 12 months, including any held by others for you? (Includes checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.)
YES / NO

If yes, please fill in the information below.

Institution: _____ Institution: _____
Address: _____ Address: _____
Type of account: _____ Type of account: _____
Account #: _____ Account #: _____
Final balance: _____ Final balance: _____
Closing Date: _____ Closing Date: _____

15. Do you have a safe deposit or other box or depository in which you have or had securities, cash, or other valuables during the last 12 months? YES / NO
If yes, please fill in the information below.

Institution: _____ Institution: _____
Address: _____ Address: _____
Type of account: _____ Type of account: _____
Account #: _____ Account #: _____
Final balance: _____ Final balance: _____
Closing Date: _____ Closing Date: _____

16. Has there been any set-offs made by any creditor or bank, against a debt or deposit during the last 90 days? YES / NO
If yes, please fill in the information below.

Creditor: _____ Creditor: _____
Address: _____ Address: _____
Setoff date: _____ Setoff date: _____
Amount: _____ Amount: _____

17. Do you hold or control any property that is owned by another person? YES / NO

If yes, please fill in the information below.

Owner: _____	Owner: _____
Address: _____	Address: _____
Description: _____	Description: _____
Value: _____	Value: _____
Location: _____	Location: _____

18. Have you occupied any other addresses within the last 3 year, different from your current address?
YES / NO If yes, please fill in the information below.

Address: _____	Address: _____
Name(s) used: _____	Name(s) used: _____
Dates: _____	Dates: _____

19. What is the name of your spouse and or any former spouses who resides or resided with you in a community property state within the last 8 years?

Name of Spouse: _____ Name of Spouse: _____

20. Have you ever received a notice in writing by a governmental unit that may be liable or in violation of an Environmental Law? YES / NO

If yes, please list the name and address of every site.

Site Name and Address	Name and Address Of Governmental Unit	Date of Notice	Environmental Law
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

21. Have you ever provided notice to a governmental unit of a release of Hazardous Material?

YES / NO

If yes, please list the name and address of every site.

Site Name and Address	Name and Address Of Governmental Unit	Date of Notice	Environmental Law
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

22. Have you been a party to any judicial or administrative proceedings, settlements or order relating to Environmental Law? YES / NO

If yes, please fill in the information below.

Name and Address Of Governmental Unit	Docket Number	Status or Disposition
_____	_____	_____
_____	_____	_____
_____	_____	_____

23. For the last six years, have you been an officer, director, partner, managing executive or self-employed professional, or in which you owned 5% or more of the voting and equity securities in a business?

YES / NO If yes, please fill in the information below.

Debtor's Name: _____	Debtor's Name: _____
Business Name: _____	Business Name: _____
Address: _____	Address: _____
Last Four of SSN: _____	Last Four of SSN: _____
Nature of business: _____	Nature of business: _____
Start Date: _____ End Date: _____	Start Date: _____ End Date: _____

23b. In the last six years have you been engaged in business on your own?

YES / NO

If yes, please provide the following:

Business Name: _____
Address: _____
Last Four of SSN or Tax ID #: _____
Nature of business: _____
Start Date: _____ End Date: _____

24. Are any of the businesses listed in response to subdivision a., above, a "single asset real estate" as defined in 11 USC S101? YES / NO

If yes, please fill in the information below.

Name: _____	Name: _____
Address: _____	Address: _____

The following needs to be completed only if filing for a business.

1. Do you have any bookkeepers and accountants who have kept or supervised your business records or books of account in the last 6 years? YES / NO

If yes, please fill in the information below.

Name: _____ Name: _____
Address: _____ Address: _____
Dates: _____ Dates: _____

2. For the last 24 months, has anyone audited the records or books of account, or prepared a financial statement for your business? YES / NO

If yes, please fill in the information below.

Name: _____ Name: _____
Address: _____ Address: _____
Dates: _____ Dates: _____

3. Does anyone have possession of your business' books of account and records at the time of filing?

YES / NO

If yes, please fill in the information below.

Name: _____ Name: _____
Address: _____ Address: _____
Missing: _____ Missing: _____

4. Are there any parties, including mercantile and trade agencies, to whom a financial statement has been issued in the last 24 months? YES / NO

If yes, please fill in the information below.

Name: _____ Name: _____
Address: _____ Address: _____
Date statement issued: _____ Date statement issued: _____

5. What are the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory?

Last inventory date: _____ Prior inventory date: _____
Supervisor: _____ Supervisor: _____
Inventory value: _____ Inventory value: _____
Valuation basis: Cost / Market Valuation basis: Cost / Market

6. Who was the person that had possession of the records of each of the two inventories reported in a., above?

Last inventory date: _____

Prior inventory date: _____

Custodian of records: _____

Custodian of records: _____

Address: _____

Address: _____

7. Is your business is a partnership? YES / NO

If yes, please list the nature and percentage of partnership interest of each member of the partnership.

Partner: _____

Partner: _____

Address: _____

Address: _____

Nature of interest: _____

Nature of interest: _____

Percentage ownership: _____

Percentage ownership: _____

8. Is your business is corporation? YES / NO

If yes, please list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name: _____

Name: _____

Address: _____

Address: _____

Title: _____

Title: _____

Percentage ownership: _____

Percentage ownership: _____

9. Is your business is a partnership? YES / NO

If yes, please list any who have withdrawn during the last 12 months.

Name: _____

Name: _____

Address: _____

Address: _____

Withdrawal Date: _____

Withdrawal Date: _____

10. Is your business is a corporation? YES / NO

If yes, please list all officers, or directors whose relationship with the corporation terminated during the last 12 months.

Name: _____

Name: _____

Address: _____

Address: _____

Title: _____

Title: _____

Termination date: _____

Termination date: _____

11. Have any "monies" been given or credited to an insider in the last 12 months.? YES / NO
If yes, please include all compensation, bonuses, loans, stock redemptions, options exercised and any other prerequisites.

Insider's name: _____

Insider's name: _____

Address: _____

Address: _____

Relationship to debtor: _____

Relationship to debtor: _____

Purpose of withdrawal: _____

Purpose of withdrawal: _____

Date: _____

Date: _____

Value or amount: _____

Value or amount: _____

Description: _____

Description: _____

12. Is there a parent corporation of any consolidation group for tax purposes of which your business has been a member at any time during the last six years? YES / NO

If yes, please fill in the information below.

Name of Corporation: _____

Name of Corporation: _____

Taxpayer ID#: _____

Taxpayer ID#: _____

13. Has there been any pension funds that your business, as an employer, has been responsible for contributing at any time during the last six years? YES / NO

If yes, please fill in the information below.

Name of Pension Fund: _____

Name of Pension Fund: _____

Taxpayer ID#: _____

Taxpayer ID#: _____

Credit Report Information

Credit Report Order Form and Consent Release

Debtors Full Name: _____

Co-Debtors Full Name (If a joint request): _____

Birth Date: _____ Co-Debtors Birth Date: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Social Security Number: _____ Co- Debtors SSN: _____

Former Address: _____

City: _____ State: _____ Zip: _____

I give authorization for Patton, Hoversten, & Berg and Online Credit Reporting Corporation to access my credit report information including all medical information reported. By signing this document I am verifying that all the information above is correct. I understand that the \$38.00 fee per person for obtaining this credit report is in addition to my retainer and I authorize Patton, Hoversten, & Berg to bill me for it.

Debtor Signature: _____ Date: _____

Co-Debtor Signature: _____ Date: _____

Automated Authentication Questionnaire

When ordering your credit report, Patton, Hoversten, & Berg will need to establish your identification through automated questions established by the credit bureaus. Please answer the following questions to the best of your ability. If this is a joint request please answer for BOTH DEBTORS.

1. What county is your current address located in?

2. Who is your current and most previous employer?

3. Who do you currently have home and auto loans with and what are the payment amounts?

AFFIRMATION STATEMENT

I/We have reviewed our records thoroughly, have made inquiry with our accountant or tax advisor and have made complete and full disclosure of all information requested. We further understand that failure to disclose assets or liabilities to our attorney may adversely effect the outcome of this bankruptcy. If after filing this Petition we discover any new assets or liabilities we will immediately advise our attorney of that information.

DEBTOR: _____ Date: _____

SPOUSE: _____ Date: _____

BANKRUPTCY PROCEEDING AGREEMENT ON ATTORNEY REPRESENTATION AND FEES

The undersigned hereby retain and employ the law firm of Patton, Hoversten & Berg, P.A. (PHB) for representation in a case to be initiated under Chapter 7 or 13 (circle) of the Bankruptcy Code.

In consideration of the legal services to be rendered, the undersigned hereby agree to pay in advance \$1,800.00 / \$_____ plus the Bankruptcy Court filing fee of \$335.00/\$310.00. If the case involves a homestead, there will be a fee to obtain a Certificate of Exempt Property (\$11.50) and a recording fee (\$46.00) (if we record). Any amendment to a bankruptcy schedule that adds a creditor after the bankruptcy has been filed will require a filing fee of \$30.00.

The legal services to be rendered are preparation and filing of a Petition, Statement of Affairs and Schedules, and attendance at the First Meeting of Creditors in a consumer bankruptcy case involving 15 or less creditors and the undersigned completes in its entirety the bankruptcy questionnaire attached. You will be charged additional fees for creditor contacts, more than 15 creditors, time required to complete the questionnaire and non consumer cases. In addition you will be charged by the hour for all services provided after the First Meeting of Creditors. Attorney time is billed at \$255.00/hour.

It is understood and agreed by the undersigned that the \$1,800.00 retainer does not cover services by PHB to represent the undersigned to negotiate with creditors, add/omit creditors, amend schedules if required, negotiate with trustee on assets, clear title on real estate, convert a case from one case to another, appear or represent me in an appeal or motion of any kind, lien avoidance action, credit report disputes, vacating judgments, case audits or other matters in which an attorney may appear to represent me before the bankruptcy court, including negotiations on such matters or rescheduling hearings and sending notices requested by you or because of your failure to appear. The undersigned also agrees and understands that their changing circumstances may cause the need for additional services that will be in addition to the retainer. The Bankruptcy Court's Miscellaneous Fee Schedule is attached. This may include, but is not limited to, negotiating settlements with mortgage creditors, consultation regarding post petition secured loan arrears, etc. These matters are considered additional services and will be billed at our hourly rate. Preparation and negotiation of reaffirmation agreements is also in addition to the retainer. PHB reserves the right to not sign the Attorney Certification on reaffirmation agreements.

PHB is not obligated to represent the undersigned in an adversary proceeding and may decline to do so. Should the undersigned request representation in any adversary proceedings and PHB agrees to represent the debtor, a new representation agreement shall be entered into.

PHB reserves the right, upon nonpayment by the undersigned of any fees or costs incurred pursuant to this agreement to request that the undersigned obtain alternative counsel and, if the undersigned fails to do so within a reasonable time, to apply to the Bankruptcy Court for permission to

withdraw. Until substitute counsel or Bankruptcy Court permission to withdraw is obtained, PHB will continue to provide legal services to the undersigned in connection with the bankruptcy case to the extent required by Local Bankruptcy Rule 9010-3(e)(4), which requires that: until a substitution of attorneys is filed or an order is entered allowing the original attorney to withdraw, the original attorney is the client's attorney of record and the original attorney shall represent the attorney's client in bringing and defending all matters or proceedings in the bankruptcy case other than adversary proceedings in which the original attorney has not yet made an appearance. Failure to receive advance payment or guarantee of attorney's fees is not grounds for failure to comply with this subsection.

Debtor: _____

DATED: _____

Co-Debtor: _____

DATED: _____

BANKRUPTCY COURT MISCELLANEOUS FEE SCHEDULE (28 U.S.C. §1930)

Item No. 2: Certification/	\$11.50
Exemplification	\$21.00
Item No. 3: Audio Recording	\$30.00
Item No. 4: Amended Bankruptcy Schedules	\$30.00
Item No. 5: Record Search	\$30.00
Item No. 6: Adversary Proceeding Fee	\$350.00
Item No. 7: Document Filing/Indexing	\$46.00
Item No. 8: Title 11 Administrative Fee	\$46.00
Item No. 12: Record Retrieval Fee	\$53.00
Item No. 13: Returned Check Fee	\$53.00
Item No. 14: Notice of Appeal Fee/	\$293.00
Direct Appeal Fee	\$157.00
Item No. 19: Motions to compel abandonment, for withdrawal of reference and to lift the automatic stay	\$176.00

Petition Filing fees:

Chapter 7	\$ 335.00
Chapter 9	\$ 1,717.00
Chapter 11	\$ 1,717.00
Chapter 12	\$ 275.00
Chapter 13	\$ 310.00
Chapter 15	\$ 1,717.00

NOTICE REQUIRED BY 11 USC § 527(B)

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

If you decide to seek bankruptcy relief, you can represent yourself, hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much services you need. Although bankruptcy can be complex, many cases are routine. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, as well as in some cases a Statement of Intentions, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm debt. You may want help deciding whether to do so. A creditor is not allowed to coerce you into reaffirming debt.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3-5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

11 USC § 521 enumerates the Debtor's duties. 11 USC § 521 requires the Debtor to:

1. File a list of creditors, a schedule of assets and liabilities, a schedule of current income and current expenditures, and a statement of the debtor's financial affairs.
2. File a certificate that the 11 USC § 342(b) notice was given.
3. File copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, by the debtor from any employer of the debtor.
4. File a statement of the amount of monthly net income, itemized to show how the amount is calculated.
5. File a statement disclosing any reasonable anticipated increase in income or expenditures over the 12-month period following the date of the filing of the petition.
6. If any individual debtor's schedules of assets and liabilities includes the debts which are secured by property of the estate:
 - a. Within 30 days of the filing of the petition, file a statement of the Debtor's intentions to retain or surrender the property. Within 30 days after the first date set for the section 341(a) meeting of creditors, the debtor shall perform his intention. If the Debtor fails to act within 45 days, the stay is automatically lifted.
7. Cooperate with the trustee as necessary to enable the trustee to perform the trustee's duties.

8. File a certificate from the approved nonprofit budget and credit counseling agency that provided the debtor services under section 109(h) describing the services provided to the debtor; and a copy of the debt repayment plan, if any, developed.
9. File with the court a record of any interest that a debtor has in an educated individual retirement account as defined in section 520(b)(1) of the Internal revenue Code of 1986 or under a qualified State tuition program (as defined in section 529(b)(1) of such Code).
10. Within 7 days prior to the 11 USC § 341 meeting of creditors present to the trustee a copy of the Federal income tax return (or at the election of the debtor, a transcript of such return) for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed.
 - a. At the same time present a copy of such return (or if elected such transcript) to any creditor that timely requests such copy.
 - b. If the debtor fails to comply, the court shall dismiss the case unless the debtor demonstrates that the failure to comply is due to circumstances beyond the control of the debtor.
 - c. If a creditor requests a copy of the tax return or transcript and if the debtor fails to comply at the time the debtor provides the tax return or transcript to the trustee, the court will dismiss the case unless the debtor demonstrates that the failure to provide a copy of the tax return or transcript was due to circumstances beyond the control of the debtor.
 - d. At the request of the court, the United States trustee, or any party in interest in a case under chapter 7, 11, or 13, a debtor will file with the court at the same time filed with the taxing authority, a copy of each Federal income tax return required under applicable law (or at the election of the Debtor, a transcript of such tax return) with respect to each tax year of the debtor ending while the case is pending.
 - e. Provide each Federal income tax return required under applicable law (or at the election of the debtor, a transcript for such return) that had not been filed with such authority as of the date of the commencement of the case and that was subsequently filed for any tax year of the debtor ending in the 3-year period ending on the date of the commencement of the case.
 - f. In a chapter 13 case, provide a copy of each amendment to any Federal income tax return or transcript filed on the date that is either 90 days after the end of such tax year or 1 year after the date of the commencement of the case, whichever is later, if a plan is not confirmed before such later date; and annually after the plan is confirmed and until the case is closed, not later that the date that is 45 days before the anniversary of the confirmation of the plan.
 - g. If the debtor fails to file a tax return that become due after the commencement of the case or properly obtains an extension of the due sate for filing such return, the taxing authority may request that the court enter an order converting or dismissing the case.
11. In a Chapter 13 case, annually file a statement of the income and expenditures that shows how income, expenditure, and month income were calculated and disclosing that amount and sources of the income of the debtor, the identity of any person responsible with the debtor for the support of any dependent of the debtor and the identity of any person who contributed, and the amount contributed, to the household in which the debtor resides.
12. If requested by the United States Trustee or by the trustee, the debtor shall provide a document that establishes the identity of the debtor, including a driver's license, passport, or other document that contains a photograph of the debtor; or such other personal identifying information relating to the debtor that establishes the identity of the debtor.
13. If an individual debtor in a voluntary case under chapter 7 or 13 fails to file all of the information required within 45 days after the date of filing of the petition, the case shall be automatically dismissed effective on the 46th day after the date of filing of the petition.
 - a. Any party interested may request the court to enter an order dismissing the case. If requested, the court shall enter an order of dismissal not later than 5 days after such request.
 - b. The court may allow the debtor an additional period of not to exceed 45 days to file the information required if the court finds jurisdiction for extending the period for the filing.

- c. Notwithstanding any other provision, the court may decline to dismiss the case if the court finds that the debtor attempted in good faith to file all the other information required by subsequent (a)(1)(B)(iv) and that the best interests of creditors would be served by administration of the case.

I acknowledge receiving a copy of this two page notice.

Debtor: _____

Dated: _____

Co-Debtor: _____

Dated: _____

**** PLEASE NOTE THAT EVERY PARAGRAPH BEGINNING IV THRU VI MUST BE INITIALED BY THE DEBTOR PROVING THAT THE INFORMATION HAS BEEN READ****

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: _____
Debtor(s).

Case No. _____

**NOTICE OF RESPONSIBILITIES OF
CHAPTER 7 DEBTORS AND THEIR ATTORNEYS**

This Notice lists certain responsibilities of debtors and their attorneys. Nothing in this document changes, limits, or in any way alters the debtor's or the debtor's attorney's obligations under the Bankruptcy Code, the local and national rules, or any rule of professional responsibility.

UNLESS THE COURT ORDERS OTHERWISE:

- I. Before the case is filed, the attorney for the chapter 7 debtor shall, at a minimum:
 - A. Meet with the debtor to review and analyze the debtor's real and personal property, debts, income, and expenses and advise the debtor on whether to file a bankruptcy petition;
 - B. Explain the various bankruptcy and non-bankruptcy options, the consequences of filing under chapters 7, 11, 13 and answer the debtor's questions;
 - C. Explain to the debtor how the attorney's fees are paid;
 - D. Advise the debtor of the requirement to provide to the trustee the most recently-filed tax return(s) at least seven days prior to the scheduled meeting of creditors. In addition, advise the debtor of the requirement to attend the meeting of creditors and identify the documents the debtor must bring to the meeting;
 - E. Advise the debtor that providing false information in the bankruptcy schedules or false testimony at the meeting of creditors or other hearing or trial may expose the debtor to criminal prosecution and denial of discharge;
 - F. Advise the debtor of the necessity of maintaining liability, collision, and comprehensive insurance on vehicles securing loans or leases;
 - G. Timely prepare and file the debtor's petition, plan, schedules, statements, certificates, and other documents required to commence a case, and review them for accuracy contemporaneously with the filing.

- II. After the case is filed, the attorney for the chapter 7 debtor shall, at a minimum:
 - A. Appear and represent the debtor at the meeting of creditors;

- B. Prepare, file and serve any necessary amendments to the petition, schedules, and statements;
- C. Promptly respond to the debtor's questions throughout the case;
- D. Consider and advise the debtor concerning the debtor's options to buy, sell or refinance real or personal property and assume or reject executory contracts or unexpired leases;
- E. Prepare and file a proof of claim for a creditor when appropriate to protect the debtor's interest;
- F. Fully advise the debtor of the legal effect and consequences of proposed reaffirmation agreements and any defaults thereunder and, where appropriate, negotiate alternate terms with secured creditors, ensure that any agreement is fully and properly completed and filed and appear at any hearing, if required;
- G. Advise the debtor in motions for relief from automatic stay, file objections when appropriate, and appear, when required, at any hearing;
- H. Prepare, file, and serve responses to motion for dismissal of the case;
- I. Advise the debtor of the requirement to complete an instructional course in personal financial management and the consequences of not doing so;
- J. Represent the debtor in connection with any audit request; and
- K. Represent the debtor in bringing and defending any and all other matters or proceedings in the bankruptcy case as necessary for the proper administration of the case.

III. The attorney shall comply with Local Rule 9010-3 and represent the debtor in bringing and defending all matters in the bankruptcy case until a substitution of attorneys is filed or an order is entered allowing the attorney to withdraw.

Unless otherwise agreed, the attorney has no responsibility to represent the debtor in adversary proceedings. However, if an adversary proceeding is filed against the debtor, the attorney will explain to the debtor the estimated cost of providing representation in the adversary proceeding, the risks and consequences of an adverse judgment, and the risks and consequences of proceeding without counsel, as well as the sources, if any, of possible pro bono representation.

IV. Before the case is filed, the chapter 7 debtor shall:

- A. Fully disclose, review and analyze with the attorney the debtor's real and personal property, all debts, income, expenses and all other financial information needed to properly complete the schedules and statements;
- B. Prior to and throughout the case respond promptly to all communications from the attorney;
- C. Prior to and throughout the case, timely provide the attorney with full and accurate financial and other information and documentation the attorney requests, INCLUDING BUT NOT LIMITED TO:

1. A Certificate of Credit Counseling and any debt repayment plan;
2. Proof of income received from all sources in the six-month period preceding filing, including pay stubs, social security statements, workers' compensation payments, income from rental property, pensions, disability payments, child and spousal support, and income from self-employment;
3. The most recently filed federal and state income tax returns, or transcripts of returns, as well as any other returns requested by the attorney, the trustee, the court, or a party in interest;
4. A government-issued photo identification and proof of social security number, such as a social security card or W-2;
5. A record of interest, if any, in an educational individual retirement account or a qualified state tuition program;
6. The name, address, and telephone number of any person or state agency to whom the debtor owes back child or spousal support or makes current child or spousal support payments, and any and all supporting court orders, declarations of voluntary support payments, separation agreements, divorce decrees, or property settlement agreements;
7. Any insurance policies requested by the attorney;
8. Vehicle titles for all cars, trucks, motorcycles, boats, ATVs, and other vehicles titles in the debtor's name;
9. Legal descriptions for all real property, wherever located, owned by the debtor or titled in the debtor's name, or in which the debtor has any interest whatsoever, including but not limited to, a timeshare, remainder interest, or life estate;
10. Documents relating to any inheritance to which the debtor is entitled or may be entitled;
11. Information relating to any foreclosures, repossessions, seizures, wage garnishments, liens, or levies on assets which occurred in the preceding 12 months or continues after the filing of the case;
12. Information and documents relating to any prior bankruptcies filed by the debtor(s) or any related entity;
13. Any changes in income or financial condition, such as job loss, illness, injury, inheritance, or lottery winnings before or during the case;
14. Information and documents relating to any lawsuits in which the debtor is involved before or during the case or claims the debtor has or may have against third parties;
15. Information relating to any seizure of tax refunds by the IRS or Department of Revenue;
16. All information or documentation needed to respond to any motion or objection

in the bankruptcy case;

17. Any tax returns, account statements, pay stubs, or other documentation necessary to timely comply with requests made by the United States Trustee or the Chapter 7 Trustee or any audit requests.

D. Cooperate with the attorney in preparing, reviewing, and signing the petition, schedules, statements, and all other documents required for filing a bankruptcy case.

V. After the case is filed, the chapter 7 debtor shall:

A. Timely and promptly comply with all applicable bankruptcy rules and procedures;

B. Appear punctually at the meeting of creditors with recent proof of income, a government-issued photo identification card, proof of social security number, and copies of all financial account statements covering the date the bankruptcy petition was filed;

C. Contact the attorney before buying, refinancing, or contracting to sell real property and before entering into any loan agreement until the debtor receives a discharge;

D. Keep the court, the trustee, and the attorney informed of the debtor's current address and telephone number; and

E. Complete an approved debtor education course and provide the certificate of attendance to the attorney for filing.

VI. The chapter 7 debtor's attorney shall, both before and after the case is filed, comply with all applicable professional and ethical rules and shall exercise civility in dealings with all entities with which the attorney comes in contact. The attorney shall also advise the chapter 7 debtor to likewise act in a civil and courteous manner, to dress in a manner appropriate for a federal proceeding and debtors shall do so.

Signatures. By signing this acknowledgment, the debtor and the attorney certify they have read it and understand what is required of the debtor and the attorney in this bankruptcy case.

Debtor: _____

Date: _____

Debtor: _____

Date: _____

Attorney: _____

Date: _____

A fully executed copy of this document must be filed with the petition commencing the bankruptcy case of the debtor(s).

**** PLEASE NOTE THAT EVERY PARAGRAPH BEGINNING IV THRU VI MUST BE INITIALED BY THE DEBTOR PROVING THAT THE INFORMATION HAS BEEN READ****

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: _____
Debtor(s).

Case No. _____

**NOTICE OF RESPONSIBILITIES OF
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

This Notice lists certain responsibilities of debtors and their attorneys. Nothing in this document changes, limits, or in any way alters the debtor's or the debtor's attorney's obligations under the Bankruptcy Code, the local and national rules, or any rule of professional responsibility.

UNLESS THE COURT ORDERS OTHERWISE:

- I. Before the case is filed, the attorney for the chapter 13 debtor shall, at a minimum:
 - A. Meet with the debtor to review and analyze the debtor's real and personal property, debts, income, and expenses and advise the debtor on whether to file a bankruptcy petition;
 - B. Explain the various bankruptcy and non-bankruptcy options, the consequences of filing under chapters 7, 11, or 13 and answer the debtor's questions;
 - C. Explain to the debtor how the attorney's and trustee's fees are paid;
 - D. Explain what payments will be made directly by the debtor and what payments will be made through the debtor's chapter 13 plan, with particular attention to mortgage and vehicle loan payments, as well as any other claims with accrued interest;
 - E. Explain to the debtor how, when and where to make the chapter 13 plan payments;
 - F. Explain to the debtor that the first plan payment must be made to the trustee within 30 days of filing the case;
 - G. Advise the debtor of the requirement to provide to the trustee the most recently-filed tax return(s) at least seven days prior to the scheduled meeting of creditors. In addition, advise the debtor of the requirement to attend the meeting of creditors and identify the documents the debtor must bring to the meeting;
 - H. Advise the debtor that providing false information in the bankruptcy schedules or false testimony at the meeting of creditors or other hearing or trial may expose the debtor to criminal prosecution and denial of discharge;
 - I. Advise the debtor of the necessity of maintaining liability, collision, and comprehensive insurance on vehicles securing loans or leases;
 - J. Timely prepare and file the debtor's petition, plan, schedules, statements, certificates, and other documents required to commence a case, and review them for accuracy contemporaneously with

the filing.

II. After the case is filed, the attorney for the chapter 13 debtor shall, at a minimum:

- A. Appear and represent the debtor at the meeting of creditors and make every effort to obtain confirmation of the plan;
- B. Prepare, file and serve any necessary amendments to the petition, schedules, and statements;
- C. Respond to any objection to plan confirmation and, where necessary, prepare, file, and serve a modified plan, and appear, as required, at any hearing;
- D. Prepare, file, and serve post-confirmation documents necessary to modify the plan;*
- E. Promptly respond to the debtor's questions throughout the case;
- F. Prepare, file, and serve necessary motions to buy, sell, or refinance real or personal property;*
- G. Prepare and file a proof of claim for a creditor when appropriate to protect the debtor's interest;
- H. Object to improper or invalid claims;*
- I. Advise the debtor in motions for relief from automatic stay, file objections when appropriate, and appear, when required, at any hearing;*
- J. Consider and advise the debtor concerning lien avoidance and, if appropriate, prepare, file and serve necessary motions to avoid liens on real or personal property;
- K. Prepare, file, and serve responses to motions for dismissal of the case;*
- L. Advise the debtor of the requirement to complete an instructional course in personal financial management and the consequences of not doing so;
- M. Prepare, file, and serve the *Chapter 13 Debtor's Certifications Regarding Domestic Support Obligations and Section 522(q)* and the *Certificate of Debtor Education* immediately after completion of plan payments;
- N. Represent the debtor in connection with any audit request;* and
- O. Represent the debtor in bringing and defending any and all other matters or proceedings in the bankruptcy case as necessary for the proper administration of the case.

III. The attorney shall comply with Local Rule 9010-3 and represent the debtor in bringing and defending all matters in the bankruptcy case until a substitution of attorneys is filed or an order is entered allowing the attorney to withdraw.

Unless otherwise agreed, the attorney has no responsibility to represent the debtor in adversary proceedings. However, if an adversary proceeding is filed against the debtor, the attorney will explain to the debtor the estimated cost of providing representation in the adversary proceeding, the risks and consequences of an adverse judgment, and the risks and consequences of proceeding without counsel, as well as the sources, if any, of possible pro bono representation.

IV. Before the case is filed, the chapter 13 debtor shall:

- A. Fully disclose, review and analyze with the attorney the debtor's real and personal property, all debts, income, expenses and all other financial information needed to properly complete the schedules and statements;
- B. Prior to and throughout the case respond promptly to all communications from the attorney;
- C. Prior to and throughout the case, timely provide the attorney with full and accurate financial and other information and documentation the attorney requests, INCLUDING BUT NOT LIMITED TO:
 - 1. A Certificate of Credit Counseling and any debt repayment plan;
 - 2. Proof of income received from all sources in the six-month period preceding filing, including pay stubs, social security statements, workers' compensation payments, income from rental property, pensions, disability payments, child and spousal support, and income from self-employment;
 - 3. The most recently filed federal and state income tax returns, or transcripts of returns, as well as any other returns requested by the attorney, the trustee, the court, or a party in interest;
 - 4. A government-issued photo identification and proof of social security number, such as a social security card or W-2;
 - 5. A record of interest, if any, in an educational individual retirement account or a qualified state tuition program;
 - 6. The name, address, and telephone number of any person or state agency to whom the debtor owes back child or spousal support or makes current child or spousal support payments, and any and all supporting court orders, declarations of voluntary support payments, separation agreements, divorce decrees, or property settlement agreements;
 - 7. Any insurance policies requested by the attorney;
 - 8. Vehicle titles for all cars, trucks, motorcycles, boats, ATVs, and other vehicles titles in the debtor's name;
 - 9. Legal descriptions for all real property, wherever located, owned by the debtor or titled in the debtor's name, or in which the debtor has any interest whatsoever, including but not limited to, a timeshare, remainder interest, or life estate;
 - 10. Documents relating to any inheritance to which the debtor is entitled or may be entitled;
 - 11. Information relating to any foreclosures, repossessions, seizures, wage garnishments, liens, or levies on assets which occurred in the preceding 12 months or continues after the filing of the case;
 - 12. Information and documents relating to any prior bankruptcies filed by the debtor(s) or any related entity;

13. Any changes in income or financial condition, such as job loss, illness, injury, inheritance, or lottery winnings before or during the case;
14. Information and documents relating to any lawsuits in which the debtor is involved before or during the case or claims the debtor has or may have against third parties;
15. Information relating to any seizure of tax refunds by the IRS or Department of Revenue;
16. All information or documentation needed to respond to any motion or objection in the bankruptcy case;
17. Any tax returns, account statements, pay stubs, or other documentation necessary to timely comply with requests made by the United States Trustee or the Chapter 13 Trustee or any audit requests.

D. Cooperate with the attorney in preparing, reviewing, and signing the petition, schedules, statements, and all other documents required for filing a bankruptcy case.

V. After the case is filed, the chapter 13 debtor shall:

- A. Timely and promptly comply with all applicable bankruptcy rules and procedures and with the terms of the chapter 13 plan;
- B. Appear punctually at the meeting of creditors with recent proof of income, a government-issued photo identification card, proof of social security number, and copies of all financial account statements covering the date the bankruptcy petition was filed;
- C. Make all required payments to the Chapter 13 Trustee, and to such creditors as are being paid directly, and inform the attorney if required payments cannot be made;
- D. Contact the attorney before buying, refinancing, or contracting to sell real property and before entering into any loan agreement;
- E. Keep the court, the trustee, and the attorney informed of the debtor's current address and telephone number;
- F. Complete an approved debtor education course and provide the certificate of attendance to the attorney for filing;
- G. Pay all required domestic support obligations;
- H. Cooperate with the attorney to complete and sign the *Chapter 13 Debtor's Certifications Regarding Domestic Support Obligations* and *Section 522(q)* immediately after making the final plan payment.

VI. The chapter 13 debtor's attorney shall, both before and after the case is filed, comply with all applicable professional and ethical rules and shall exercise civility in dealings with all entities with which the attorney comes in contact. The attorney shall also advise the chapter 13 debtor to likewise act in a civil and courteous manner, to dress in a manner appropriate for a federal proceeding and debtors shall

do so.

Signatures. By signing this acknowledgment, the debtor and the attorney certify they have read it and understand what is required of the debtor and the attorney in this bankruptcy case.

Debtor: _____

Date: _____

Debtor: _____

Date: _____

Attorney: _____

Date: _____

A fully executed copy of this document must be filed with the petition commencing the bankruptcy case of the debtor(s).

*Local Rule 2016-1(d)(2) provides that an attorney who performs these services after confirmation of the plan may request additional attorney's fees and expenses in connection with such services.