

# NextChapter How-To's

A NextChapter Publication

## ► STEP-BY-STEP GUIDE

Our top questions are answered in this quick how-to guide

## MEANS TEST QUALIFIER

Learn how to determine if your client passes the means test

## INCOME SCENARIOS

Find the most efficient ways to add income using many different scenarios

# NextChapter®

## How To's

### How to add liens and exemptions to real and personal property

Did you know that when you add an address that is residential and owned by the debtor, NextChapter will automatically add that address into the Real Property section? And when you edit the property in the Real Property section, you can add all the liens and exemptions on the property which adds the liens into Schedule D and the exemptions are added into Schedule C. This is a great way to prevent unnecessary double and triple date entry.

Edit Property

Address

7001 Wolflin Ave

Apt, Suite, etc

Amarillo

TX12345

Anderson County

Show on Map

Types

☒ Single Family

☐ Multi Family

☐ Manufactured

☐ Condominium

☐ Land

☐ Timeshare

☐ Investment Property

☐ Other

Belongs To

Debtor 1 And Debtor 2 Or

Nature of Interest

Fee simple

Intent

Surrender

Market Value

\$220,000

Value of Portion You Own

\$220,000.00

☐ Acquired within 1,215 days

Parcel / ID Number (26 characters limit)

1233456

Asset Calculator

|              |               |
|--------------|---------------|
| Market Value | \$220,000.00  |
| - Liens      | -\$217,997.00 |
| = Net Equity | \$2,003.00    |
| - Exemptions | -\$2,003.00   |
| = Unexempt   | \$0.00        |

Lien \$187,550.00

Lien \$30,447.00

Exemption \$2,003.00

Cancel

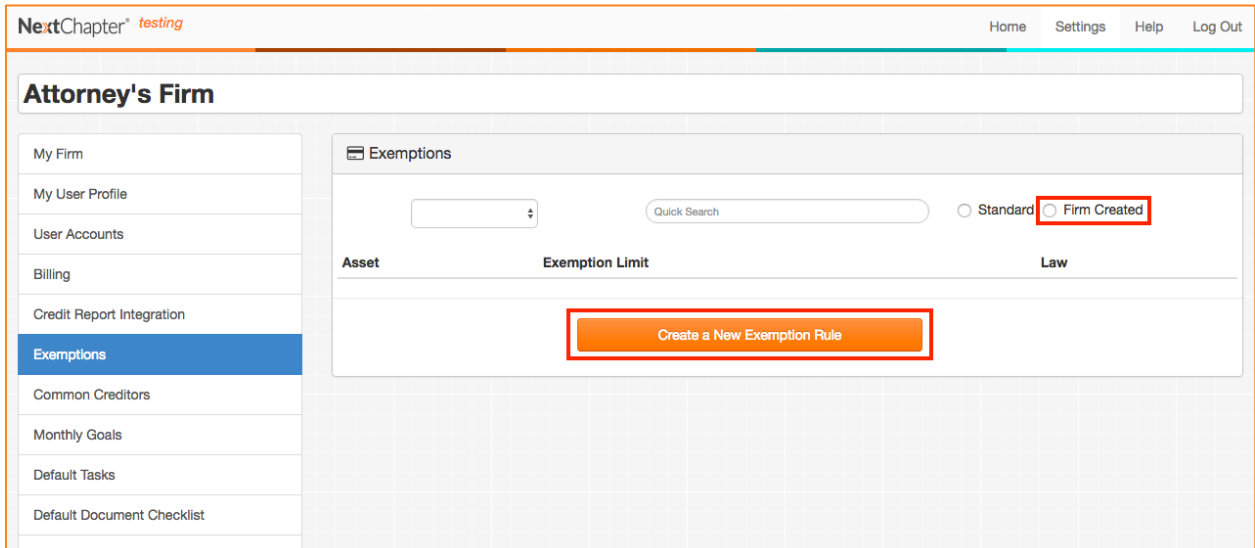
Add Lien

Add Exemption

Save & Close

# Customizing Exemptions

NextChapter maintains the federal exemptions and state exemptions lists and updates any changes in the program right away. However, you probably know your exemptions and your local requirements inside and out and we want you to be able to customize your exemptions to fit yours and your client’s needs. In your settings page there is an Exemptions section where you can view all of the exemption lists and add new exemptions. All new exemptions you create will be grouped together under “Firm Created” and you can access these exemptions from any of your cases.



Mileage

Condition

Market Value

Belongs To

Value of Portion Owned

Other Information

Vehicle Type

Exemption

| Exemption Rule   | Limit ? | Limit Per Item |
|--|---------|----------------|
| ✓ --View All or Create New--   |         |                |
| 1 - Homestead Exemption (S2) - Cal. Civ. Proc. Code § 703.140 (b)(1)                         |         |                |
| 1 - Homestead Exemption (S1, single, not disabled) - Cal. Civ. Proc. Code § 704.730, 704.950 |         |                |
| 1 - Homestead Exemption (S1, old, disabled) - Cal. Civ. Proc. Code § 704.730 (a)(3)          |         |                |
| 1 - Burial plot, in lieu of homestead (S2) - Cal. Civ. Proc. Code § 703.140 (b)(1)           |         |                |
| 1 - Burial plot (S1) - Cal. Civ. Proc. Code § 704.200  |         |                |
| 1 - Homestead Exemption (S1, family) - Cal. Civ. Proc. Code § 704.730 (a)(2)                 |         |                |
| 11 - Wearing Apparel (S2) - Cal. Civ. Proc. Code § 703.140 (b)(3)                            |         |                |
| 11 - Wearing Apparel (S1) - Cal. Civ. Proc. Code § 704.020                                   |         |                |
| 12 - Jewelry (S2) - Cal. Civ. Proc. Code § 703.140 (b)(4)                                    |         |                |
| 12 - Jewelry, Heirlooms, Art (S1) - Cal. Civ. Proc. Code § 704.040                           |         |                |
| 14 - Residential Building Materials (S1) - Cal. Civ. Proc. Code § 704.030                    |         |                |
| 14 - Health aids (S1) - Cal. Civ. Proc. Code § 704.050                                       |         |                |
| 14 - Health aids (S2) - Cal. Civ. Proc. Code § 703.140 (b)(9)                                |         |                |

## Adding Lawsuits

Need to add an action that involved the debtor's property, such as foreclosure, repossession, or garnishment (to be listed on Line 10 of the SOFA)? You can add the action while you are editing the secured claim. You can select the type of action and if the action is also a lawsuit that should be added to Line 9 of the SOFA, you can click to add that too. After added through the claim, the lawsuit will automatically be included into the Lawsuit section.

US Bank

123 Bank

Suite, Unit, Apt, etc

Columbus

OH

43081

☐ Search For Common Creditor

☐ Save As Common Creditor

Account Number (last 4)

1234

Date Incurred

2002

Last Payment Date

MM/DD/YYYY

Nature of Lien (Check all that apply)

☒ Agreement you made (such as mortgage or secured car loan)

☐ Statutory lien

☐ Judgment lien

☐ Other

Balance

\$ 187,550.00

☐ Unknown

Net Value

\$ 32,450.00

Monthly Payment

\$ 1,256.00

Asset

7001 Wofflin Ave - \$220000

Arrearage Amount

\$ 3,560.00

Belongs To

Debtor 2 Only

Priority

1st

Choose any that apply

☐ Disputed

☐ Unliquidated

☐ Contingent

Action Case No. 10-CV-2346

Type of Action

Foreclosure

Date of Action

07/06/2010

Nature of the Case/Description of Property

☒ Add to SOFA #9 (Lawsuit)

Court Name

Jefferson County Court

123 Justice Way

Columbus

OH

43215

Case Caption

US Bank v. Eric Demo

Case Number

10-CV-2346

Date Filed

07/07/2010

Court URL

Status of Case

Pending

Delete Action

Cancel

Add Action

Add Notice Address

Add Co-Debtor

Save & Close

Alternatively, if you would like a lawsuit that is not associated with property such as personal injury, divorces, or paternity actions (to be listed on Line 9 of the SOFA), you can add those lawsuits directly in the Lawsuit section on the left-hand navigation bar.

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Home Settings Help Log Out

Eric Demo & Erika Demo

In Progress // Chapter 7 // Joint // Florida - Middle

Preview

Case Dashboard

Credit Report

Client Profile

Real Property

Personal Property

Exempt Property Analysis

Secured Claims

Unsecured Priority Claims

Unsecured Nonpriority Claims

Lawsuits

Executory Contracts

Codebtors & Insiders

Income

Lawsuits

Court Name

Date Filed

Status

Jefferson County Court

07/07/2010

Pending

Edit

Delete

New Lawsuit

< Unsecured Nonpriority Claims

Executory Contracts >

## Adding Income

How you add the income will vary depending on how your client is paid. Here are few different scenarios and the most efficient ways to add the income.

**Scenario 1:** Debtor A is a salaried employee so his pay advices are for the same amount each pay. Instead of adding in all pay advices received for the last six months, you can add in one pay advice and select the checkbox "Used to calculate 6 month average." NextChapter will calculate the monthly average for both the Means Test and the figures for Schedule I based on that one pay advice and the pay period you've selected.

Edit Income Source

Company Name

Mason Foods, Inc.

Company Address

123 Moss Lane

Unit, Suite, etc

Wilmington

IA

43212

☐ Debtor ☒ Spouse

Occupation

Production

Length of Employment

35 years and more

No Longer Employed: ☐

Pay Period

Weekly

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice \$391.51 on 02/25/2016

Received On

02/25/2016

Use on Schedule I ☐

Use to calculate 6 month average ☒

Delete

Duplicate

Note: This pay advice will always be used for the past six months according to the **current date**.

Wages

Income

\$

552.02

Commissions

\$

0.00

Overtime

\$

0.00

Tax Deductions

Federal Taxes

\$

65.51

State Taxes

\$

0.00

Other Taxes

\$

0.00

Insurance Deductions

Medical

\$

0.00

Dental

\$

0.00

Vision

\$

0.00

Life

\$

0.00

Other Deductions

Specify

\$

0.00

Other Obligations

Contributions to retirement plans

Mandatory

\$

0.00

Voluntary

\$

0.00

401(k) Loan

\$

0.00

Union Dues

\$

95.00

HSA

\$

0.00

Domestic Sup.

\$

0.00

Add a Pay Advice

Cancel

Done

**Scenario 2:** Debtor B brought in 6 months of pay advices, however he is paid hourly and his hours vary greatly each pay. After entering the pay advices, NextChapter will calculate the monthly average from the last full six months of income added and you can view this in the income table which also let you adjust the months in view.

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Real Property

Personal Property

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Secured Claims

Unsecured Priority Claims

Unsecured Nonpriority Claims

Law suits

Executory Contracts

Codebtors & Insiders

Income

Employment Income

Non Employment Income

Gross Yearly Income

\$ Employment Income

Full Time EmploymentPart Time EmploymentSeasonal / ContractSelf Employment

Employment Income Sources

| Income Source          | More Info | For    | Net Income  |      |        |
|------------------------|-----------|--------|-------------|------|--------|
| Jefferson City Schools | Full Time | Debtor | \$35,918.67 | Edit | Delete |
| Tyson Foods, Inc.      | Full Time | Spouse | \$10,179.26 | Edit | Delete |

Gross Employment Income By Month

January 2016 TO June 2016

|        | January    | February   | March      | April      | May         | June       | Total       | Monthly    |
|--------|------------|------------|------------|------------|-------------|------------|-------------|------------|
| Debtor | \$7,339.42 | \$5,021.71 | \$7,310.51 | \$7,311.85 | \$12,371.60 | \$7,339.42 | \$49,009.48 | \$8,168.25 |
| Spouse | \$2,392.09 | \$2,392.09 | \$2,392.09 | \$2,392.09 | \$2,392.09  | \$2,392.09 | \$14,352.52 | \$2,392.09 |

Expected Increase or Decrease in Income within one year?

NoYes

Explain here

Eric expects a raise of \$200 per month starting Oct 2016

**Scenario 3:** Debtor C received income in the last 6 months that needs reported on the Means Test, however she is no longer employed so the income should not be listed on Schedule I as currently monthly income. After adding the income for the last 6 months (or one pay advice, if the pay received is the same each on each advice), you can select the checkbox “No Longer Employed” which will use the income for the Means Test calculations but removes the income from Schedule. I.

Edit Income Source

Company Name

Jefferson City Schools

Company Address

123 Fake Street

Unit, Suite, etc

Jefferson

CA

12355

Debtor

Spouse

Occupation

Educator

Length of Employment

2.5 years

No Longer Employed:

Pay Period

Every Other Week

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice

\$1,695.74

on 07/01/2016

Pay Advice

\$1,698.45

on 01/15/2016

Pay Advice

\$1,698.58

on 02/14/2016

Pay Advice

\$1,600.08

on 03/24/2016

Pay Advice

\$1,677.38

on 04/05/2016

Pay Advice

\$5,467.03

on 05/20/2016

Pay Advice

\$1,698.45

on 06/03/2016

Add a Pay Advice

Cancel

Done

**Scenario 4:** Debtor D has provided all her pay advices for the last 6 months, however she did not work full-time in the most recent month due to family illness. NextChapter uses the most recent pay advice entered for Schedule I, which in this scenario is not reflective of her typical pay. You can select a different pay advice to be use for Schedule I by click on that pay advice and selecting the checkbox “Use on Schedule I”.

Edit Income Source

Company Name

Jefferson City Schools

Company Address

123 Fake Street

Unit, Suite, etc

Jefferson

CA

12355

Debtor

Spouse

Occupation

Educator

Length of Employment

2.5 years

No Longer Employed:

☒

Pay Period

Every Other Week

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice \$1,695.74 on 07/01/2016

Pay Advice \$1,698.45 on 01/15/2016

Pay Advice \$1,698.58 on 02/14/2016

Received On

02/14/2016

Use on Schedule I

☒

Use to calculate 6 month average

☐

Wages

Income

\$

2317.71

Commissions

\$

0.00

Overtime

\$

0.00

Tax Deductions

Federal Taxes

\$

344.05

State Taxes

\$

0.00

Other Taxes

\$

0.00

Insurance Deductions

Medical

\$

170.67

Dental

\$

104.41

Vision

\$

0.00

Life

\$

0.00

Other Deductions

Specify

\$

0.00

Other Obligations

Contributions to retirement plans

Mandatory

\$

0.00

Voluntary

\$

0.00

401(k) Loan

\$

0.00

Union Dues

\$

0.00

HSA

\$

0.00

Domestic Sup.

\$

0.00

Pay Advice \$1,600.08 on 03/24/2016

Pay Advice \$1,677.38 on 04/05/2016

Pay Advice \$5,467.03 on 05/20/2016

Pay Advice \$1,698.45 on 06/03/2016

Add a Pay Advice

Cancel

Done



# Income & Expense Calculator

We want to prevent you from needing to click back and forth and back and forth when entering your client’s expenses. If you enter the income prior to adding in the expenses, you can see a real-time calculator in the bottom right-hand corner with the total income from Schedule I and the total expense from Schedule J and the difference between the two.

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Case Dashboard

Credit Report

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▶ Real Property

▶ Personal Property

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Unsecured Priority Claims

Unsecured Nonpriority Claims

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▶ Codebtors & Insiders

▶ Income

▼ Expenses

Home

Utilities / Bills

Personal

Medical

Taxes / Insurance

Vehicles

Family

▶ Miscellaneous

▶ Means Test

HomeUtilities / BillsPersonalMedicalTaxes / InsuranceVehiclesFamily

Debtor 1

Mortgage / Rent for Residential Property \*

\$1,235

2nd Mortgage / Other Home Expenses \*

\$350

Total Mortgage on Other Properties \*

\$00.00

Home Insurance \*

\$00.00

Property Taxes \*

\$45.00

Condo / HOA Fees \*

\$60.00

Additional Fees

\$7.00

Repairs / Upkeep \*

\$0.00

\* means this is added to Schedule J

Schedule I: \$5,876.52

Schedule J: \$5,687.00

Balance: \$189.52

« Gross Yearly IncomeUtilities / Bills »

Review, Print & File

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?



## Chapter 13 – Removing Secured Monthly Payments from Schedule J

Each bankruptcy has a new set of possibilities and options and NextChapter allows you to customize within the forms to meet yours and your client's needs. A perfect example of this need is found in Chapter 13 cases where you must consider the case at hand and how creditors will ultimately be paid. NextChapter lists all secured monthly payments (including leases) in Schedule J and gives you the option to omit any of those payments under the Exempt Property Analysis section in the left-hand navigation bar.

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Steve Sample & Sarah Sample

Ready to File // Chapter 13 // Joint // Missouri - Eastern

Preview

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Unsecured Priority Claims

Unsecured Nonpriority Claims

Lawsuits

Executory Contracts

Codebtors & Insiders

Income

Expenses

Miscellaneous

Means Test

Review, Print & File

Exempt Property Analysis

| Property ^                                 | Value ⇅ | Liens ⇅      | Equity ⇅     | Exempt ⇅     | Unexempt ⇅    | Override? | Omit from Sch. J                    |
|--|---------|--------------|--------------|--------------|---------------|-----------|-------------------------------------|
| Cash On Hand                               | 300     | \$0.00       | \$300.00     | \$400.00     | -\$100.00     |           | <input type="checkbox"/>            |
| 1 Acre of land (Not Yet Listed)            | 20,000  | \$0.00       | \$20,000.00  | \$20,000.00  | \$0.00        |           | <input type="checkbox"/>            |
| 2009 Dodge Caliber                         | 7,000   | \$4,000.00   | \$3,000.00   | \$1,000.00   | \$2,000.00    |           | <input checked="" type="checkbox"/> |
| 2012 Nissan Rogue                          |         | \$0.00       |              | \$0.00       |               |           | <input type="checkbox"/>            |
| 2014 Jeep Liberty                          | 10,000  | \$8,500.00   | \$1,500.00   | \$0.00       | \$1,500.00    |           | <input checked="" type="checkbox"/> |
| 2014 Unpaid Child support (owed to debtor) | 800     | \$0.00       | \$800.00     | \$800.00     | \$0.00        |           | <input type="checkbox"/>            |
| 2015 Expected Tax Refund (owed to debtor)  | 0       | \$0.00       | \$0.00       | \$5,000.00   | -\$5,000.00   |           | <input type="checkbox"/>            |
| 2556 State Street                          | 140,000 | \$150,000.00 | -\$10,000.00 | \$140,000.00 | -\$150,000.00 |           | <input type="checkbox"/>            |
| Another Bank Checking                      | 900     | \$0.00       | \$900.00     | \$0.00       | \$900.00      |           | <input type="checkbox"/>            |
| Brokerage Inc. Brokerage                   | 1,000   | \$0.00       | \$1,000.00   | \$0.00       | \$1,000.00    |           | <input type="checkbox"/>            |
| Cash Money Bank Checking                   | 0       | \$0.00       | \$0.00       | \$0.00       | \$0.00        |           | <input type="checkbox"/>            |
| Clothing - Men's clothes                   | 2,000   | \$0.00       | \$2,000.00   | \$2,000.00   | \$0.00        |           | <input type="checkbox"/>            |
| Collectibles of value - Antique coins      | 500     | \$0.00       | \$500.00     | \$500.00     | \$0.00        |           | <input type="checkbox"/>            |
| Electronics - Washer and Dryer             | 1,200   | \$800.00     | \$400.00     | \$1,000.00   | -\$600.00     |           | <input type="checkbox"/>            |
| Employment Pension Plan                    | 80,000  | \$0.00       | \$80,000.00  | \$80,000.00  | \$0.00        |           | <input type="checkbox"/>            |
| Fidelity Life Insurance                    | 60,000  | \$0.00       | \$60,000.00  | \$60,000.00  | \$0.00        |           | <input type="checkbox"/>            |
| Fifth Third Checking                       | 150     | \$0.00       | \$150.00     | \$150.00     | \$0.00        |           | <input type="checkbox"/>            |
| Firearms - Antique Rifle                   | 1,500   | \$0.00       | \$1,500.00   | \$1,500.00   | \$0.00        |           | <input type="checkbox"/>            |
| George Smith (Transfer)                    | 600     | \$0.00       | \$600.00     | \$0.00       | \$600.00      |           | <input type="checkbox"/>            |
| Grand Piano                                | 4,000   | \$0.00       | \$4,000.00   | \$0.00       | \$4,000.00    |           | <input type="checkbox"/>            |

# Means Test Qualifier

Many attorneys love to use our Means Test Qualifier during their initial consultation with their clients to quickly see what route is best. To use the qualifier, you don't need to enter a full case while the client is sitting in front of you. The following are the 4 simple steps needed to run a quick Means Test Qualifier:

- 1. In the Debtor Profile section under Client Profile, enter the number of people in the household.

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Preview

Case Dashboard

Credit Report

▼ Client Profile

Filing Information

Credit Counseling Course

Debtor Profile

Debtor Addresses

Joint Debtor Profile

Spouses & Dependents

► Real Property

► Personal Property

Exempt Property Analysis

Secured Claims

Unsecured Priority Claims

Unsecured Nonpriority Claims

Debtor Profile

First NameEricMLast NameDemoSuffixSSN / TIN (Last 4)1234

Prior / Alternate NamesYesNo

Date of Birth6/15/2012Marital StatusMarriedHow many people in the household?3

Has debtor lived in jurisdiction for 180 days?YesNo

Is debtor a sole proprietor of any full or part-time business?YesNo

Does debtor have any pending or prior bankruptcies in the past 8 years?YesNo

« Credit Counseling CourseDebtor Addresses »

- 2. Next, in the Debtor Addresses section, add in the debtor's current residential address. This is how NextChapter knows which state to use for the Means Test figures.

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Preview

Case Dashboard

Credit Report

▼ Client Profile

Filing Information

Credit Counseling Course

Debtor Profile

Debtor Addresses

Joint Debtor Profile

Debtor Addresses

Addresses

AddressTypeOwnershipDates

7001 Wolfelin Ave, #2033 W, Amarillo, WA 79106ResidentialOwnEditDelete

+ Add an Address+ Add a Prior Address

« Debtor ProfileJoint Debtor Profile »

3. Now you can move to the Income section to add in the debtor's average monthly income from the last 6 months. If you have a general idea of what the income is, you can add in one pay advice for that amount, select the appropriate pay period and then select the button "Use to Calculate 6 month average". If the client proceeds with the process, you can later add in their full 6 months of pay advices, if needed.

Edit Income Source

Company Name

Mason Foods, Inc.

Company Address

123 Moss Lane

Unit, Suite, etc

Wilmington

IA

43212

☐ Debtor ☒ Spouse

Occupation

Production

Length of Employment

35 years and more

No Longer Employed: ☐

Pay Period

Weekly

Schedule I will pull from the most recent pay advice unless otherwise stated by checking the box "Use on Schedule I" in the proper pay advice.

For accurate means test calculations, enter all pay advices received during the **previous full six months**. If all pay advices are the same each pay period, enter one pay advice and select the box "Use to calculate 6 month average" in the pay advice.

Pay Advice \$391.51 on 02/25/2016

Received On

02/25/2016

Use on Schedule I ☐

Use to calculate 6 month average ☒

Delete

Duplicate

Note: This pay advice will always be used for the past six months according to the current date.

Wages

Income \$ 552.02

Commissions \$ 0.00

Overtime \$ 0.00

Tax Deductions

Federal Taxes \$ 65.51

State Taxes \$ 0.00

Other Taxes \$ 0.00

Insurance Deductions

Medical \$ 0.00

Dental \$ 0.00

Vision \$ 0.00

Life \$ 0.00

Other Deductions

Specify \$ 0.00

Other Obligations

Contributions to retirement plans

Mandatory \$ 0.00

Voluntary \$ 0.00

401(k) Loan \$ 0.00

Union Dues \$ 95.00

HSA \$ 0.00

Domestic Sup. \$ 0.00

Add a Pay Advice

Cancel

Done

4. The final step is to complete is the Exemption from Presumption questions under the Means Test section in the left-hand navigation. If the answer is "No" to all three questions, you can now proceed to running the Means Test Qualifier in that same section of the app.

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Preview

Case Dashboard

Credit Report

Client Profile

Real Property

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Exempt Property Analysis

Secured Claims

Unsecured Priority Claims

From 22A-1 Supp - Exemption from Presumption of Abuse

Debts are primarily non-consumer debts

Yes ☐ No ☒

Disabled Veteran (38 U.S.C. § 3741(1))

Yes ☐ No ☒

Reservist or National Guard Member

Yes ☐ No ☒

« Business Related

Means Test Qualifier »

The Means Test Qualifier will run the information provided and will let you know if there was a presumption of abuse. A green thumbs up indicates that there is no presumption of abuse and therefore

no need to proceed with completing the Means Test Questions. If you see a red thumb, this means there was a presumption of abuse and the Means Test will be required.

Determine Whether Means Test Applies

Note: You must first complete Debtor Profile and Income sections to see calculation.

Current Monthly Income for the year

Current Monthly Income

\$6,073.73

Annual Income

\$72,884.76

Median Family Income

State in which debtor lives

WA


Number of people in household

3

Median Family Income

\$78,320

No Presumption of Abuse



No need to complete means test.

Determine Whether Means Test Applies

Note: You must first complete Debtor Profile and Income sections to see calculation.

Current Monthly Income for the year

Current Monthly Income

\$7,913.79

Annual Income

\$94,965.48

Median Family Income

State in which debtor lives

WA


Number of people in household

3

Median Family Income

\$78,320

Presumption of Abuse Arises




Continue to complete means test.





## Reordering the forms in the packet

We understand that some courts have different requirements for the ordering of the forms within the packet. You can update the order of the packet under the Forms tab in the Review, Print & File section of the program by clicking on the form and dragging to the appropriate order.

Review & File

Review

Forms

Print & File

Forms to File

Select which forms you want to electronically file.

☐ Complete Bankruptcy Petition (all forms and schedules)

☐ Emergency Filing (Voluntary Petition and Creditor List Only)

☐ Amended Filing

☒ Check All

☒ Voluntary Petition for Individuals Filing for Bankruptcy

☒ Initial Statement About an Eviction Judgment Against You

☒ A Summary of Your Assets and Liabilities

☒ Schedule A/B: Property

☒ Schedule C: The Property You Claim as Exempt

☒ Schedule D: Creditors Who Hold Claims Secured by Property

☒ Schedule E/F: Creditors Who Have Unsecured Claims

☒ Schedule G: Executory Contracts and Unexpired Leases

☒ Schedule H: Your Codebtors

☒ Schedule I: Your Income

☐ Schedule J: Your Filing Fee