

**CREDIT REQUEST**

Case No. \_\_\_\_\_

Debtor's name (s) \_\_\_\_\_

**THE USE OF CREDIT WHILE UNDER CHAPTER 13 IS PROHIBITED  
WITHOUT THE EXPRESS WRITTEN PERMISSION OF THE TRUSTEE  
AND/OR APPROVAL OF THE COURT**

The only exception to this rule is a medical emergency. If you find you need to replace **NECESSARY** personal property and can only replace that personal property by using credit, you should complete the attached forms and return them to the Trustee's office. Permission is considered for **NECESSARY** personal property only, and the amount of credit must be reasonable and within your means of repayment. You should contact your Attorney for real estate purchases and sales.

**ALL 3 PAGES MUST BE COMPLETED OR YOUR REQUEST WILL NOT BE REVIEWED**

A. Briefly explain what you need and why you need it. Attach copies of bills or estimates. For personal property, including vehicles, please submit a copy of the salesman's cost sheet.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
(Signature / date) (Spouse's signature / date)

B. **YOU** must make arrangements for the loan. **The Trustee's office will not do this.**

C. Name of lending agency: \_\_\_\_\_

Address of lending agency: \_\_\_\_\_

\_\_\_\_\_ Zip Code \_\_\_\_\_

Phone number of lending agency: (\_\_\_\_\_) \_\_\_\_\_ Extension \_\_\_\_\_

Amount of loan request: \$ \_\_\_\_\_ Annual percentage rate (APR): \_\_\_\_\_ %

Monthly payment amount: \$ \_\_\_\_\_ Length of loan (# of months) \_\_\_\_\_

Name of person you talked with at lending agency: \_\_\_\_\_

**RETURN THESE FORMS BY MAIL ONLY!**  
**FAX COPIES WILL NOT BE ACCEPTED**

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

**Income:** (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)  
Estimated monthly overtime

DEBTOR	SPOUSE
\$ _____	\$ _____
\$ _____	\$ _____

SUBTOTAL

\$ _____	\$ _____
----------	----------

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify: \_\_\_\_\_)

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ _____	\$ _____
----------	----------

TOTAL NET MONTHLY TAKE HOME PAY

\$ _____	\$ _____
----------	----------

Regular income from operation of business or profession or farm  
(attach detailed statement)  
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 listed above.  
Social security or other government assistance  
(Specify) \_\_\_\_\_  
Pension or retirement income  
Other monthly income  
(Specify) \_\_\_\_\_  
\_\_\_\_\_

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

TOTAL MONTHLY INCOME

\$ _____	\$ _____
----------	----------

TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
Are real estate taxes included?      Yes _____ No _____	
Is property insurance included?      Yes _____ No _____	
Utilities    Electricity and heating fuel	\$ _____
Water and sewer	\$ _____
Telephone	\$ _____
Other _____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ _____
Clothing	\$ _____
Laundry and dry cleaning	\$ _____
Medical and dental expenses	\$ _____
Transportation (not including car payments)	\$ _____
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other _____	\$ _____
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$ _____</b>

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	

**INSTRUCTIONS FOR COMPLETING SCHEDULE I  
SCHEDULE OF CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The individual debtor should total the monthly income for the debtor and, in a joint case or a chapter 13 case filed by a married debtor, total the monthly income for the debtor's spouse and place the total on the line provided. The total combined monthly income should be placed on the form.

Debtors should include a description of any anticipated increase or decrease of over ten percent (10%) in any category that may occur within the year following the filing of Schedule I.

**INSTRUCTIONS FOR COMPLETING SCHEDULE J  
SCHEDULE OF CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Joint debtors should check the box at the top of the form only if the debtor's spouse maintains a separate household. In such a case, a separate schedule of expenses labeled "Spouse" should be completed.

After completing all of the schedules, the debtor should total the monthly expenses, then re-verify the totals in all columns.

The Bankruptcy Code requires all debtors to file a statement of current income and current expenditures. 11 U.S.C. § 521(1). Although the schedules contain forms on which individuals must report this information, no form is prescribed for a corporation or partnership. A corporation or partnership also must file a statement that provides the required information, but must devise its own form for this purpose.