



DEBTS

This section guides you through questions about accounts that are past due or that you owe money on. Types of debts include loans, credit card bills, medical bills and legal bills. You will also be able to list any lawsuits against you, liens on your property, garnished wages and any criminal charges or convictions.

Step 1: Gather the following documents

- Copies of all unpaid bills in the last 90 days:
 - Credit Cards
 - Student, Family or Personal Loans
 - Collection Notices
 - Attorney Letters
 - Medical Bills
- Court documents from creditors
- Copies of lawsuits or judgments

Step 2: Enter Data

Credit Cards and Loans

List all credit cards and loans that are past due.

- Do not list any mortgages or loans you have on property, vehicles or recreational vehicles. This information should be listed with the property itself. See the Property section for further details.

Unpaid Bills

Enter unpaid bills you have related to utility, medical, dental or legal services received.

Legal Actions

Enter information related to any legal actions against you or pursued by you, including:

- Property Liens
 - A lien can be placed upon your property to secure a debt that you owe including a Mechanic's Lien. If you have a lien on your property because of taxes owed, please list it in the Property section, Tax Liens.
- Wage Garnishments
 - Money taken from your paycheck to pay a debt.
- Anticipated Lawsuits
 - If you have reason to sue a person, company or organization because of damage done to your property or injury to yourself or family members, list it here.
- Administrative Agency Cases
 - Any cases that you or your spouse have been involved in the past 12 months including Unemployment Compensation or Worker's Compensation

Debts

Question 1 of 16 in Debts

Do you have or are you authorized to use any credit cards?

OK let's get some information about your credit cards.
Enter each record separately. After clicking save, you will have the opportunity to add additional items.

* Required Fields

* Type of Card Please Select ▾

* Who issued the card? Ex: Citibank Visa, Discover, Macy's, etc.

* Address 1

Address 2

* City

* State Please Select ▾

* ZIP
Ex: 83840-3349

What is the account number?

When did you open this account? [month] ▾ / [day] ▾ / [year] ▾

When did you last use this card? [month] ▾ / [day] ▾ / [year] ▾

Brief description of the account and any rewards programs associated with it.

* How much do you owe?
Ex: 1075.75

This lender and I disagree on the amount I

Credit Cards: List information for all credit cards and loans that are past due. Do not list mortgages or loans that you have on property.

- Criminal Charges and Convictions
 - Any felonies or misdemeanors including DUI's.

Payments to Creditors

List any payments that you made to creditors from the last three months that were over \$600 total. Only list a creditor if they have not already been listed.

Debts

Question 10 of 17 in Debts

Have you or spouse sued or been sued by any person, company, or organization within the last year?

Answer Yes if you have sued or been sued by someone

 [Yes](#)  [No](#)

Legal Actions: Answer straight-forward questions throughout the interview with a simple Yes or No.

Debts

Question 16 of 17 in Debts

Have you repaid someone \$600 or more over the last three months?

OK, we need to get some information about your payments.
Enter each record separately. After clicking save, you will have the opportunity to add additional items.

* Required Fields

* Who did you pay?

* Address 1

Address 2

* City

* State

* ZIP
Ex: 02640-3349

* When did you make payments during the last three months?
Enter dates separated by commas. Ex: "11/12/2010, 12/21/2010"

* How much did you pay during the last three months?
Ex: 1078.79

* How much do you owe to this lender or person?
Ex: 1078.79

Comments to Attorney
500 Character Limit

Save this information for now and return to

Payments to Creditors: List any payments made to creditors from the last three months that totaled over \$600 that have not already been listed.

Step 3: Review your Answers

Edit or add any additional personal information. Congratulations! You have now completed the Debts section. Click Done, to continue.