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Northeast Bankruptcy Conference and Consumer Forum

Tort Settlements: Undisclosed Assets

Hon. Maria González-Hernández

U.S. Bankruptcy Court (D. P.R.) | Ponce

Jennifer G. Hayden

Molleur Law Office | Saco, Maine

Nathaniel R. Hull

Verrill Dana LLP | Portland, Maine

Building Blocks

BY NATHANIEL R. HULL AND STEPHEN B. SEGAL

Judicial Estoppel and the Early End to Lawsuits



Coordinating Editor
Nathaniel R. Hull
Verrill Dana, LLP
Portland, Maine



Stephen B. Segal
Verrill Dana, LLP
Portland, Maine

Nate Hull and
Stephen Segal
are attorneys with
Verrill Dana, LLP
in Portland, Maine.

The consistency with which the equitable doctrine of judicial estoppel effects a prompt end to lawsuits involving assets omitted from bankruptcy schedules serves to underscore that accurate and complete bankruptcy pleadings are a fundamental underpinning of our bankruptcy system. Debtors who fail to disclose assets face serious potential repercussions, including dismissal of any subsequent lawsuit based on an undisclosed cause of action, pursuant to judicial estoppel principles. Recently, the U.S. Court of Appeals for the District of Columbia again weighed in on the application of judicial estoppel.¹ In a split decision, the majority suggested that the perceived uneven application of judicial estoppel among the circuits might be more due to the “channel of discretion ... narrow[ing] organically” than an actual split of the circuits with discrete sides.² However, the court did take note of a further division within the circuits over the appropriate standard of review in cases in which the circuit court is reviewing a decision involving the application of judicial estoppel.

Judicial Estoppel

The U.S. Supreme Court described judicial estoppel in *New Hampshire v. Maine* as the rule that “generally prevents a party from prevailing in one phase of a case on an argument and then relying on a contradictory argument to prevail in another phase.”³ The Court further noted that “where a party assumes a certain position in a legal proceeding, and succeeds in maintaining that position, he may not thereafter, simply because his interests have changed, assume a contrary position, especially if it be to the prejudice of the party who has acquiesced in the position formerly taken by him.”⁴

The rule “is an equitable doctrine invoked by a court at its discretion” to protect the integrity of the judicial process.⁵ According to the Supreme Court, several factors typically inform the decision of whether to apply the doctrine in a particular case.⁶

First, a party’s later position must be “clearly inconsistent” with its earlier position.⁷ Second, courts inquire as to whether the party has succeeded in persuading a court to accept that party’s earlier position, such that taking an inconsistent position in a later proceeding would create the “the perception that either the first or the second court was misled.”⁸ A third consideration is whether the party seeking to assert an inconsistent position would derive an unfair advantage or impose an unfair detriment on the opposing party if not estopped.⁹ Finally, the Court stated that “[w]e do not question that it may be appropriate to resist application of judicial estoppel ‘when a party’s prior position was based on inadvertence or mistake.’”¹⁰

Judicial Estoppel in a Case Involving a Prior Bankruptcy Filing

In cases involving a debtor, the *New Hampshire* factors are regularly applied as follows:

1. When a debtor fails to list a cause of action in her bankruptcy case and later tries to pursue that claim, courts view her position in the bankruptcy case and her position in later litigation as inconsistent (*i.e.*, she implicitly denies that a claim exists by failing to list it on her schedules and then contradicts that position by later pursuing that same claim);
2. The debtor succeeds in getting the first court (*i.e.*, the bankruptcy court) to accept that there was no claim by virtue of the failure to disclose it; and
3. By obtaining a discharge without disclosing the lawsuit, the debtor gains an unfair advantage by pursuing an asset with no benefit to her creditors.¹¹

Existing Division Within the Circuits

It has been observed elsewhere that the Fifth,¹² Tenth¹³ and Eleventh¹⁴ Circuits apply a “nearly irrebuttable”¹⁵ presumption of bad faith regarding a debtor’s nondisclosure in bankruptcy schedules — unless the debtor can show that she either lacked (1) the knowledge of the *facts* relevant to the undis-

¹ *Marshall v. Honeywell Tech. Sys. Inc.*, ___ F.3d ___, No. 14-7190, 2016 WL 3726039 (D.C. Cir. July 12, 2016) (“*Marshall*”).

² *Id.* at *8 (quoting Henry J. Friendly, “Indiscretion about Discretion,” 31 *Emory L.J.* 747, 771-72 (1982)).

³ *New Hampshire v. Maine*, 532 U.S. 742, 749 (2001) (quoting *Pegram v. Herdrich*, 530 U.S. 211, 227 n.8 (2000)).

⁴ *Id.* (citing *Davis v. Wakelee*, 156 U.S. 680, 689 (1895)).

⁵ *Id.* at 749.

⁶ The *New Hampshire* court noted that “[i]n enumerating these factors, we do not establish inflexible prerequisites or an exhaustive formula for determining the applicability of judicial estoppel. Additional considerations may inform the doctrine’s application in specific factual contexts.” *New Hampshire v. Maine*, 532 U.S. 742 (2001).

⁷ *New Hampshire*, 532 U.S. at 750.

⁸ *Id.* at 750-51.

⁹ *Id.* at 751.

¹⁰ *Id.* at 753 (citing *John S. Clark Co. v. Faggert & Frieden PC*, 65 F.3d 26, 29 (4th Cir. 1995)).

¹¹ See, e.g., *Guay v. Burack*, 677 F.3d 10, 15-16 (1st Cir. 2012) (applying factors).

¹² *In re Coastal Plains Inc.*, 179 F.3d 197, 207-08 (5th Cir. 1999).

¹³ *Eastman v. Union Pac. Ry. Co.*, 493 F.3d 1151, 1157 (10th Cir. 2007).

¹⁴ *Barger v. City of Cartersville*, 348 F.3d 1289, 1295 (11th Cir. 2003).

¹⁵ See, e.g., William H. Burgess, “Dismissing Bankruptcy-Debtor Plaintiffs’ Cases on Judicial Estoppel Grounds,” *Fed. Law.*, May 2015, at 54, 56.

closed lawsuit *or* (2) motive to conceal.¹⁶ Alternatively, the Sixth,¹⁷ Seventh¹⁸ and Ninth¹⁹ Circuits seem inclined to give more leeway to debtors who correct (or attempt to correct) prior nondisclosures, and by doing so, they are sometimes permitted to continue with subsequent lawsuits.²⁰

Another Circuit Weighs In Again

In *Marshall v. Honeywell Technology Systems Inc.*,²¹ the U.S. Court of Appeals for the District of Columbia held in a split decision that an employee who orally disclosed one of three pending Equal Employment Opportunity Commission (EEOC) charges to a bankruptcy trustee at the meeting of creditors, but did not include any of the charges in her bankruptcy schedules and statements until she was faced with a motion to dismiss from the defendant years after her bankruptcy case had been closed, was judicially estopped from pursuing her lawsuit.²² The majority deliberately avoided “taking sides” in the perceived existing circuit-level split regarding inadvertence or mistake and suggested that there may not be “discrete sides at all” because “even those courts of appeals that have followed the Fifth Circuit’s lead have not been ‘as rigid as one would expect’ in practice.”²³

The facts of *Marshall* are typical of a judicial estoppel bankruptcy case: Despite the requirement to disclose “all suits and administrative proceedings” to which she “is or was a party within one year” preceding her bankruptcy petition, the debtor failed to disclose three administrative proceedings in which she was a plaintiff alleging discrimination against certain defendants.²⁴ She did, however, list two other lawsuits and an administrative proceeding in which she was a defendant.²⁵ After questioning by the chapter 7 trustee at the meeting of creditors, the debtor orally disclosed that a claim existed against the defendant, but she did not amend her schedules to accord with her oral testimony.²⁶

Several years later, when faced with the initial motion to dismiss her complaint based on the undisclosed lawsuit remaining property of the bankruptcy estate over which the trustee had the exclusive control (*i.e.*, she was not the real party in interest),²⁷ the debtor reopened her case and disclosed the lawsuit.²⁸ After the trustee could not find counsel

willing to take the matter on a contingency-fee basis (nor able to reach a compromise with the defendant),²⁹ the bankruptcy case was closed a second time and the lawsuit was re-vested in the debtor.³⁰ Thereafter, the defendants moved for summary judgment, successfully arguing to the district court that the debtor’s failure to list the lawsuits in her original bankruptcy petition prevented prosecution of the claim under judicial estoppel principles.³¹

On appeal, the majority determined that the district court appropriately exercised its discretion when it rejected the debtor’s argument that judicial estoppel should not apply because she orally disclosed one of her claims to the trustee, reasoning that “[f]or one thing, ‘oral disclosure does not meet the requirements of the Bankruptcy Code.’”³² The majority also supported the district court’s rejection of the debtor’s contention that her failure to list the pending administrative claims was a mistake in light of the evidence that she listed other cases and administrative proceedings in which she was a defendant (rather than a plaintiff).³³ Accordingly, it was the majority’s view that the district court’s determination should not be disturbed on appeal.³⁴ However, the dissent disagreed and opined that the debtor’s oral disclosure of the lawsuit created a triable factual dispute as to whether she lied or made a mistake on her bankruptcy petition, “[a]nd because judicial estoppel is inappropriate in cases of mistake, whether she lied or made a mistake is material.”³⁵

Both the majority and dissent joined in the determination that even though a circuit court ordinarily reviews a grant of summary judgment *de novo*, it would join the “large majority” of courts of appeals and adopt an abuse-of-discretion standard when summary judgment was granted on the basis of judicial estoppel because judicial estoppel is an equitable doctrine, but it also noted that the circuits are not unanimous on the appropriate standard.³⁶ Nonetheless, the D.C. Circuit was split on whether this debtor’s oral disclosure at the meeting of creditors created a triable issue such that the grant of a summary judgment was an abuse of this considerable discretion. One does wonder how much of this situation could have been avoided had the debtor consulted with an attorney — rather than a bankruptcy petition preparer — for her initial filings, but at the very least, this decision helps to narrow the “channel of discretion” for this equitable tool. **abi**

16 *In re Coastal Plains Inc.*, 179 F.3d 197, 210 (5th Cir. 1999) (emphasis supplied).

17 *Browning v. Levy*, 283 F.3d 761, 776 (6th Cir. 2002).

18 *Spaine v. Community Contacts Inc.*, 756 F.3d 542, 544 (7th Cir. 2014).

19 *Ah Quin v. Cnty. of Kauai*, 733 F.3d 267, 281-86, 292-93 (9th Cir. 2013).

20 See *Burgess*, *supra* n.15, at 54.

21 2016 WL 3726039 at *8.

22 *Id.* at *8.

23 *Id.* (quoting *Ah Quin v. Cnty. of Kauai Dep’t of Transp.*, 733 F.3d 267, 277 (9th Cir. 2013)).

24 *Id.* at *2. The court’s opinion noted that the debtor had used a “bankruptcy petition preparer” who charged her \$185. A mere three months after she failed to disclose the existence of the administrative proceeds on her schedules, the debtor, through counsel, filed a suit seeking more than \$2 million in damages.

25 *Id.*

26 *Id.*

27 See 11 U.S.C. § 554(c) (“Unless the court orders otherwise, any property scheduled under section 521(a)(1) of this title not otherwise administered at the time of the closing of a case is abandoned to the debtor and administered for purposes of section 350 of this title.”) (emphasis supplied).

28 *Marshall*, 2016 WL 3726039, at *3-4.

29 Many courts, even those applying a rigid formulation of judicial estoppel, will not apply it against a bankruptcy trustee, since, among other reasons, application against a trustee would only serve to punish the debtor’s creditors since the trustee would be seeking to recover for the benefit of the estate, rather than for the debtor individually. See, e.g., *In re Parker v. Wendy’s Int’l*, 365 F.3d 1268 (11th Cir. 2004).

30 *Marshall*, 2016 WL 3726039, at *6.

31 *Id.* at *8.

32 *Id.* at *6 (quoting *Guay v. Burack*, 677 F.3d 10, 20-21 (1st Cir. 2012)).

33 *Id.* at *7.

34 *Id.* at *8-9.

35 *Id.* at *9 (Griffith, J. dissenting).

36 *Id.* at *4 (citing to, among others, *Guay v. Burack*, 677 F.3d 10, 15-16 (1st Cir. 2012); *Jethroe v. Omnova Sols. Inc.*, 412 F.3d 598, 599-600 (5th Cir. 2005); *Eastman v. Union Pac. R.R. Co.*, 493 F.3d 1151, 1155-56 (10th Cir. 2007); but see *Browning v. Levy*, 283 F.3d 761, 775 (6th Cir. 2002) (reviewing application of judicial estoppel *de novo*); *United States v. Hook*, 195 F.3d 299, 305 (7th Cir. 1999) (same)).

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Nate Hull

From: [REDACTED]
Sent: [REDACTED], 2022 2:11 AM
To: Trustee
Subject: [REDACTED] Intent determination
Attachments: [REDACTED].pdf

Respected Trustee:

The above-referenced debtor/claimant has been offered a gross personal injury settlement of [REDACTED] for damages related to a product liability claim against a product manufacturer for the physical injuries caused as a result of alleged exposure to the product, diagnosed on [REDACTED] 2017. We are the settlement fund administrators and prior to disbursement of the funds we need bankruptcy clearance in this case. We are contacting you to determine whether or not you intend to claim these funds as part of the bankruptcy estate and if you plan to have the case reopened to administer these funds. We are reaching out to former trustees very early in the process. In most cases the settlement is not ready for disbursement and might not yet be funded by the defendant/manufacturer. Additionally, many cases still need to go through a lien resolution process and have fees and expenses finalized before a final settlement statement can be provided. [REDACTED] has not reached the stage of the settlement where a net amount is known and may not be known for 6-9 months. The gross amount [REDACTED] will have 40% attorney fees deducted along with other case expenses and administrative fees.

Please review and execute the attached document indicating the trustee's decision and return via email to [REDACTED]. We look forward to working with you to resolve this matter.

If you choose to claim an interest in the settlement, the general process is as follows:

Employment of Special Counsel: The first step is usually to employ the plaintiff's firm as special counsel, possibly, nunc pro tunc. As the court appointed settlement fund administrator, [REDACTED] will serve as your liaison to defense counsel and the plaintiff's firm, related to this confidential settlement. We will provide the application to employ and affidavit of disinterest to the plaintiff's firm(s) for their execution and have them returned to you.

Bankruptcy Court Approval: Typically, after the employment of counsel, the bankruptcy court's approval of the settlement/compromise is sought. To avoid potential defense objections to language in the Motion to Approve Settlement and the Proposed Order Granting Settlement, we ask that you forward such draft motions and orders to our office in Microsoft Word format, prior to filing with the Bankruptcy Court, so that defense counsel may be involved in the process.

Payment: As the settlement fund administrators, we are required to pay the "Court-Ordered MDL Assessment" and any Medical Lien(s) (including lien resolution fee) directly. We also prefer to directly pay Administrative Expenses, including the QSF Trustee Administration Fees of [REDACTED]. We can pay the law firms/special counsel their fees and expenses once they are approved directly, then we can send the trustee the net amount for distribution from the estate.

Please note that [REDACTED] is strictly the settlement fund administrator; and, as such, we do not represent the Debtor/Claimant, manufacturer, or any other party in any capacity. Should you have any questions, do not hesitate to contact us.

Thank you.

[REDACTED]
Associate operations

[REDACTED]



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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CM/ECF: U.S. Bankruptcy Court, District of Maine

NTCAPR, CLOSED

**U.S. Bankruptcy Court
District of Maine (Portland)
Bankruptcy Petition #: [REDACTED]**

Assigned to: Judge [REDACTED]
Chapter 7
Voluntary
No asset

Date filed: 02/26/2019
Date terminated: 06/10/2019
Debtor discharged: 06/03/2019
341 meeting: 04/01/2019
Deadline for objecting to discharge: 05/31/2019
Deadline for financial mgmt. course: 05/31/2019

Debtor disposition: Standard Discharge

Debtor

[REDACTED]

represented by

[REDACTED]

Trustee

Nathaniel R. Hull, Esq.

Verrill Dana, LLP
One Portland Square
P.O. Box 586
Portland, ME 04112-0586
(207) 253-4726

U.S. Trustee

Office of U.S. Trustee
537 Congress Street, Suite 300
Portland, ME 04101

Filing Date	#	Docket Text
02/26/2019	<u>1</u> (50 pgs)	Chapter 7 Voluntary Petition for Individuals . Fee Amount \$ 335 Filed by [REDACTED] ([REDACTED]) (Entered: 02/26/2019)
02/26/2019		Receipt of Voluntary Petition (Chapter 7)(19-20077) [misc,volp7a] (335.00) Filing Fee. Receipt number 4153722. Fee amount 335.00. (re: Doc# <u>1</u>) (U.S. Treasury) (Entered: 02/26/2019)
02/26/2019	<u>2</u> (1 pg)	Certificate of Credit Counseling Filed by [REDACTED] ([REDACTED]) (Entered: 02/26/2019)
02/27/2019	<u>3</u> (3 pgs; 2 docs)	Meeting of Creditors and Notice of Appointment of Interim Trustee Nathaniel R. Hull, Esq. with 341(a)meeting to be held on 04/01/2019 at 10:00 AM at University of Southern Maine, Lewiston Objections for Discharge due by 05/31/2019. Financial Management Course due date:

https://ecf.meb.uscourts.gov/cgi-bin/DktRpt.pl?150120680021393-L_1_0-1

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2022 NORTHEAST BANKRUPTCY CONFERENCE AND CONSUMER FORUM

6/13/22, 11:10 AM

CM/ECF: U.S. Bankruptcy Court, District of Maine

		05/31/2019. Financial Management Course (Joint Debtor) due date: . (Entered: 02/27/2019)
02/27/2019	4 (1 pg)	Request for Notice by PRA Receivables Management, LLC. (Portfolio Recovery Associates, LLC) (Entered: 02/27/2019)
03/01/2019	5 (3 pgs)	BNC Certificate of Mailing - Meeting of Creditors (related document(s): 3 Auto Assignment Meeting of Creditors Chapter 07 No Asset). Notice Date 03/01/2019. (Admin.) (Entered: 03/02/2019)
03/13/2019	6 (1 pg)	Financial Management Course Certificate for Debtor Filed by [REDACTED] (related document(s): 3 Auto Assignment Meeting of Creditors Chapter 07 No Asset). ([REDACTED]) (Entered: 03/13/2019)
03/26/2019	7 (1 pg)	Request for Notice by Atlas Acquisitions LLC. (Atlas Acquisitions LLC) (Entered: 03/26/2019)
04/01/2019		Meeting of Creditors Held and Concluded. Chapter 7 Trustee's Report of No Distribution: I, Nathaniel R. Hull, Esq., having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 1 months. Assets Abandoned (without deducting any secured claims): \$ 0.00, Assets Exempt: \$ 905.00, Claims Scheduled: \$ 12890.89, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excerpted from discharge): \$ 12890.89. (Hull, Nathaniel) (Entered: 04/01/2019)
06/03/2019	8 (3 pgs; 2 docs)	Order Discharging Debtor (Admin.) (Entered: 06/03/2019)
06/05/2019	9 (3 pgs)	BNC Certificate of Mailing - Order of Discharge (related document(s): 8 Order Discharging Debtor). Notice Date 06/05/2019. (Admin.) (Entered: 06/06/2019)
06/10/2019		Final Decree, Discharging Trustee and Closing Bankruptcy Case (Admin.) (Entered: 06/10/2019)

<https://ecf.meb.uscourts.gov/cgi-bin/D>

2/3

6/13/22, 11:10 AM

CM/ECF: U.S. Bankruptcy Court, District of Maine

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Fill in this information to identify your case and this filing:

Debtor 1			
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF MAINE			
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries for Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
- ☒ Yes. Describe.....

general household furnishings

\$400.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
- ☒ Yes. Describe.....

Official Form 106A/B

Schedule A/B: Property

page 1

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Best Case Bankruptcy

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Debtor 1 [REDACTED]
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Case number (if known) _____

TV, cell phone, computer, tablet, printer.

\$300.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

clothing

\$200.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☒ No
☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$900.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes.....

cash
\$5.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No

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Debtor 1 [REDACTED] Case number (if known) _____

☒ Yes..... Institution name: _____

17.1. checking	TD Bank #210 - negative balance	\$0.00
17.2.	TD Bank #311 - negative balance.	\$0.00

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes..... Institution or issuer name: _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
☐ Yes. Give specific information about them.....
Name of entity: _____ % of ownership: _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No
☐ Yes. Give specific information about them
Issuer name: _____

21. Retirement or pension accounts
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No
☐ Yes. List each account separately.
Type of account: _____ Institution name: _____

22. Security deposits and prepayments
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
☐ Yes. Institution name or individual: _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes..... Issuer name and description. _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No
☐ Yes. Give specific information about them... _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes. Give specific information about them... _____

27. Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes. Give specific information about them... _____

Money or property owed to you?	Current value of the portion you own?
--------------------------------	---------------------------------------

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Document Page 13 of 50

Debtor 1

Case number (if known)

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$5.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

2022 NORTHEAST BANKRUPTCY CONFERENCE AND CONSUMER FORUM

Debtor 1 [REDACTED] Document Page 14 of 50 Case number (if known) [REDACTED]

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$0.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$900.00	
58. Part 4: Total financial assets, line 36	\$5.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$905.00	Copy personal property total \$905.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$905.00

Fill in this information to identify your case:

Debtor 1			
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MAINE		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
general household furnishings Line from <i>Schedule A/B</i> : 6.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Me. Rev. Stat. Ann. tit. 14, § 4422(3)
TV, cell phone, computer, tablet, printer. Line from <i>Schedule A/B</i> : 7.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Me. Rev. Stat. Ann. tit. 14, § 4422(3)
clothing Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Me. Rev. Stat. Ann. tit. 14, § 4422(3)
cash Line from <i>Schedule A/B</i> : 16.1	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Me. Rev. Stat. Ann. tit. 14, § 4422(15)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

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[REDACTED]

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Debtor 1

[REDACTED]

Case number (if known)

Fill in this information to identify your case:

Debtor 1	<div></div>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MAINE		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☒ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

Fill in this information to identify your case:

Debtor 1 [REDACTED] Middle Name Last Name

Debtor 2 [REDACTED] First Name Middle Name Last Name
(Spouse if, filing)

United States Bankruptcy Court for the: DISTRICT OF MAINE

Case number [REDACTED]
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	<p>[REDACTED] Nonpriority Creditor's Name</p> <p>[REDACTED] Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED]</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>various credit card debt</u></p>	<p>\$462.00</p>

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Debtor 1

Case number (if known)

4.2

Nonpriority Creditor's Name

Last 4 digits of account number

\$1,268.00

Number Street City State Zip Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

- ☒ No
☐ Yes

Other. Specify various credit card debt

4.3

Nonpriority Creditor's Name

Last 4 digits of account number

\$744.00

Number Street City State Zip Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

- ☒ No
☐ Yes

Other. Specify various credit card debt

4.4

Nonpriority Creditor's Name

Last 4 digits of account number

\$142.00

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

- ☒ No
☐ Yes

Other. Specify credit account

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Debtor 1 [REDACTED]

Case number (if known) _____

4.5

[REDACTED]

Nonpriority Creditor's Name

[REDACTED]

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
☐ Yes

Last 4 digits of account number [REDACTED]

Unknown

When was the debt incurred? [REDACTED]

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify various credit card debt

4.6

[REDACTED]

Nonpriority Creditor's Name

[REDACTED]

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
☐ Yes

Last 4 digits of account number [REDACTED]

\$2,956.00

When was the debt incurred? [REDACTED]

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify various credit card debt

4.7

[REDACTED]

Nonpriority Creditor's Name

[REDACTED]

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
☐ Yes

Last 4 digits of account number [REDACTED]

\$892.00

When was the debt incurred? [REDACTED]

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify various credit card debt

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Debtor 1 [REDACTED] Case number (if known) [REDACTED]

4.8

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$462.00</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>various credit card debt</u></p>
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4.9

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$469.00</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>various credit card debt</u></p>
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4.10

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$462.89</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>various credit card debt</u></p>
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Debtor 1

Case number (if known)

4.1
1

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$860.00</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify credit account; original creditor: Credit One Bank N.A.</p>	
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4.1
2

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$428.00</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify [REDACTED]</p>	
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4.1
3

<p>Nonpriority Creditor's Name 15480 Laguna Canyon Rd. Irvine, CA 92618</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED] \$1.00</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify [REDACTED]</p>	
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Debtor 1 [REDACTED] Case number (if known) [REDACTED]

4.1
4

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED]</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>credit account</u></p>	<p>\$2,126.00</p>
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4.1
5

<p>Nonpriority Creditor's Name [REDACTED]</p> <p>Number Street City State Zip Code [REDACTED]</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number [REDACTED]</p> <p>When was the debt incurred? [REDACTED]</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>credit account</u></p>	<p>\$1,618.00</p>
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Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that	6g.	\$	0.00

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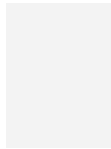


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Debtor 1

[Redacted]

Case number (if known)



you did not report as priority claims

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h. \$ **0.00**

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i. \$ **12,890.89**

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **12,890.89**

Faculty

Hon. Maria González-Hernández is a U.S. Bankruptcy Judge for the District of Puerto Rico in Ponce. She has been involved in bankruptcy law for more than 30 years, most of which she has spent with the federal government. Prior to her appointment in 2021, Judge González-Hernández's legal career began in 1991, when she clerked for Judge Lamoutte of the District of Puerto Rico Bankruptcy Court, following her graduation from law school. In 1994, she entered private practice at Gonzalez Oliver, Correa Calzada, Collazo Salazar, Herrero & Jimenez in Hato Rey, P.R., where she was head of the consumer bankruptcy division and practiced bankruptcy, banking and real estate law for nearly three years. In 1996, Judge González-Hernández joined the U.S. Trustee's Office in San Juan, P.R., where she was a trial attorney for 10 years, litigating chapter 7 and 11 cases. In 2006, she rejoined Judge Lamoutte's chambers as a law clerk, and, in 2011, she became clerk of court of the U.S. Bankruptcy Court for the District of Puerto Rico, where she managed all of the court's divisions such as human resources, finance and budget, and operations, was the official custodian of the bankruptcy court's records and dockets, and was accountable for all fees and costs collected by the court. Judge González-Hernández is a member of the Puerto Rico Bankruptcy Bar Association, the American Bankruptcy Bar Association and the Honorable Raymond Acosta Puerto Rico Chapter of the Federal Bar Association. From 2013-15, she taught bankruptcy law at the University of Puerto Rico School of Law. Judge González-Hernández received her B.A. from Colgate University in 1987, her J.D. from Pontifical Catholic University of Puerto Rico School of Law in 1990, and her LL.M. from Boston University Morin Center for Banking Law Studies in 1993.

Jennifer G. Hayden is a partner with Molleur Law Office in Saco, Maine, where she focuses on chapter 7 and 13 consumer bankruptcy cases. She also litigates consumer and bankruptcy law violations in bankruptcy and state courts. Ms. Hayden specializes in student loan debt solutions and prioritizes her work for veterans dealing with financial hardship. Prior to joining the firm, she practiced in Massachusetts for several years at Neighborhood Legal Services in Lynn and Lawrence, where her practice focused on eviction defense for poor and disabled Massachusetts residents. Previously, Ms. Hayden spent eight years in the Maine Army National Guard as a medic and reached the enlisted rank of sergeant. Prior to going to law school, she worked as a housing advocate at Rosie's Place in Boston. Ms. Hayden is licensed to practice in Maine, New Hampshire and Massachusetts in both state and federal jurisdictions. She has taught legal studies courses at Andover College and Kaplan University, including bankruptcy and debtor/creditor rights, as well as law courses at the North Shore Community College in Danvers, Mass. Ms. Hayden is a member of ABI, the National Association of Consumer Bankruptcy Attorneys, the National Association of Consumer Advocates, the York and Cumberland County Bar Associations and the Maine Bar Association. She received the Katahdin Counsel Pro Bono Legal Service Awards each year since it has been awarded. Ms. Hayden received her undergraduate degree from Northeastern University and her J.D. from New England Law in Boston in 2002.

Nathaniel R. Hull is a partner at Verrill Dana LLP in Portland, Maine, and serves as a chapter 7, 11 and 12 trustee for the District of Maine, and as counsel to trustees, federal receivers, creditors' committees, debtors, secured lenders, critical vendors, commercial landlords, asset-purchasers, and defendants in many preference and fraudulent transfer actions. He and the firm's Bankruptcy &

Creditors' Rights Group manage complex asset sales and wind-downs of businesses as bankruptcy counsel to trustees, debtors, receivers, secured lenders and buyers. Mr. Hull is a member of the National Association of Bankruptcy Trustees, regularly authors articles for the *ABI Journal*, and is actively involved with the Maine division of ABI's Credit Abuse Resistance Education (CARE) program, which provides financial literacy resources and classes to high school students. Mr. Hull received his B.A from Evergreen State College and his J.D. *summa cum laude* from the University of Maine School of Law.