

**INSTRUCTIONS FOR COMPLETING SCHEDULE F
CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

- 1) Schedule F requires the debtor to list creditors holding unsecured nonpriority claims, as of the date of the filing of the petition. Unsecured debts are those for which there is no lien on the debtor's property. If the debtor has no creditors holding unsecured nonpriority claims to report on this schedule, the debtor should check the box provided at the top of this form and proceed to the next schedule.
- 2) Unsecured nonpriority claims include all claims a creditor may have that are neither secured nor entitled to priority status under section 507 of the Bankruptcy Code. Generally, this schedule is used for the majority of the debts a debtor seeks to have discharged.
- 3) It is crucial for the debtor to list all remaining creditors on this form, because the debtor may be unable to receive a discharge of debt if the creditor was not properly scheduled and had no notice of the bankruptcy. 11 U.S.C. § 523(a). Claims listed on Schedules D and E should not be listed again on this form.
- 4) Although not required by law, it is strongly urged that the debtor place the creditors on this form in alphabetical order. Continuation sheets should be used if more space is needed.
- 5) The most important aspect of this form is the listing of the creditors and their complete addresses, including zip codes. Debtors should include their account numbers with each creditor, such as credit card account, department store account, etc., if applicable. If multiple addresses exist, the debtor should repeat the creditor's name and list each address in the spaces provided. Debtors should not repeat the description and amount of the debt, but note that the debt is the "same as above" or similar appropriate statement. (Multiple addresses should be included in the mailing list or mailing matrix, using a separate entry and repeating the creditor's name for each address.)
- 6) Debtors are instructed to place an "X" in the column labeled "Codebtor" if an entity other than a spouse may be jointly liable on a claim. Debtors filing a joint petition should designate whether the husband, wife, both of them, or the marital community may be liable on each claim, by placing a "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."
- 7) Debtors are directed to state the date the claim was incurred and the consideration for the claim in the space provided. In other words, debtors should state what the debtor received in exchange for the claim such as, "goods purchased" or "extension of credit," or "medical treatment."

8) If a claim is subject to setoff, the debtor is required to state that fact on the form. A "setoff" is when part of the debt owed by the debtor to the creditor is "canceled out" by a pre-existing debt owed by the creditor to the debtor. Since certain pre-petition setoffs taken by a creditor may be subject to recovery by the bankruptcy estate, it is important that all setoffs be accounted for on this form.

9) If the claim is contingent, unliquidated, or disputed, the debtor should place an "X" in one or more of the appropriate columns. Otherwise, leave these columns blank. General definitions of the terms "contingent," "unliquidated," and "disputed" are provided below.

Definitions:

Contingent Claim --- A claim is contingent if the debtor's liability depends on the occurrence of a certain event, such as where the debtor is a cosignor on another person's loan, and that person fails to pay.

Unliquidated Claim --- An unliquidated claim is a claim the amount of which is not completely certain. The claim exists, but the amount is presently unknown. For example, a debtor may have been at fault in a car accident, but there is no judgment yet establishing the amount of the debtor's liability. The debtor will have to estimate the amount of such a claim and designate it as unliquidated.

Disputed Claim --- A claim is disputed when the debtor and creditor do not agree on the debtor's liability or on the amount of the debt.

These three columns are particularly important a creditor in a chapter 11 case in determining whether to file a proof of claim. 11 U.S.C. § 1111(a).

10) The stated amount of each claim need not be exact, but it should be as precise as possible. If the only figure attainable is an approximation, this should be noted on the form, such as by adding "approx." after the amount.

11) Debtors whose debts have been sent to collection agencies or attorneys for collection may wish to add an appendix to this schedule listing the names and addresses of these entities or individuals, to ensure that they receive notice of the bankruptcy and refrain from attempting to collect debts. 11 U.S.C. § 362(a). (Any collection agency and every attorney collecting a debt on behalf of a creditor should also be listed in the mailing list or mailing matrix.)

12) Debtors should place a subtotal at the bottom of each continuation sheet and the total on the last continuation sheet. Debtors should report the total of all claims listed on this schedule in the Summary of Schedules in the column labeled "Liabilities."