

“GET PREPARED, BE PREPARED, COME PREPARED.”

1. Double and triple check the SSN. Look at the SS Card and look at the B-21. Make the client look at the B-21 and initial it.
2. Check CM/ECF to see whether your client has any prior or pending bankruptcies. Put them on the petition. Entitlement to discharge is filing date to filing date. (The date of conversion has no impact on the calculation.)
3. Do not believe everything your client tells you. See §526 as to assisted persons and §707(b)(4) as to all individual Chapter 7 Debtors. Your signature to a Chapter 7 petition constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. A false certification has consequences including sanctions and civil penalties.
4. **Schedule A Issues:**
 - a. There are three free Maryland web sites that will provide useful information regarding property interests, exemption rights, lien avoidance actions, etc.
 - i. MdLandrec, <http://mdlandrec.net/main/index.cfm>
 - ii. SDAT Real Property Data Search,
<http://sdat.resiusa.org/RealProperty/Pages/default.aspx>
 - iii. Maryland Judiciary Case Search,
<http://casesearch.courts.state.md.us/inquiry/inquiry-index.jsp>

- b. If your trustee requires an appraisal get it to the Trustee no later than the 341. Otherwise, the Trustee may delay closure of the case.

5. **Schedule B Issues:**

- a. Make use of the H,W,J,C Column. How property is owned can be important?
- b. Ask to see your client's insurance policies. If individual pieces of jewelry are expensive enough to be carried on a separate insurance rider, they are valuable enough to be individually identified on Schedule B.
- c. The value of a bank account is its balance on the day of the filing of the case. Outstanding checks do not count. Call your client and ask them to go online, obtain and provide a balance immediately before you file. Bring the bank statements to the 341.
- d. Make sure ownership of vehicles is indicated correctly. Bring copies of the title to meeting.

6. **Schedule C Issue:** **Each** individual debtor is generally entitled to a \$12K exemption; it's not \$24,000 for a husband and wife. (e.g. If a nonexempt vehicle is titled to only one of the debtors only that debtor can exempt that vehicle, Tax refund, etc.)

7. **Schedule D Issues:**

- a. List all mortgages and if there are multiple assets make it clear which mortgage is for which property.
- b. If Schedule A does not indicate a secured debt, there should not be any secured debt relative to Real Property on Schedule D.

8. **Schedule E Issues:**
 - a. If there are DSOs make sure to include them on E.
 - b. If there is nothing owed on a DSO bring the name and address of the recipient to the 341.
9. **Schedule F Issues:**
 - a. Indicate who the debtor is of each debt: H? W? J?
 - b. Bring a credit report to back it up if relevant in your case.
10. **Schedule I:**
 - a. Include non-filing spouse income or indicate that the non-filing spouse is unemployed.
 - b. Unless something has changed in the past 6 months, Schedule J should be fairly consistent with the Means Test and SoFA 1. If they are not, there's probably a mistake.
 - c. Use line 13 to explain any relevant information regarding income
11. **Schedule J Issues:**
 - a. Explain any extraordinary expenses
 - b. Review bank statements to see where money is actually going. You would be surprised what your client forgets to tell you.
12. **SoFA Issues:**
 - a. Follow instructions in Item 1: Two prior years gross income plus YTD gross income.
 - b. If debtor is making mortgage or car payments 3.a. should be completed.
 - c. If the Debtor has some type of business it needs to be reflected in SoFA question 18.