

## HELPFUL INFORMATION FOR SELF-REPRESENTED PARTIES

**DISCLAIMER:** Please be advised that only an attorney is qualified to give you legal advice. The Clerk's Office cannot give legal advice or recommend an attorney for you.

This information sheet does not cover all topics that debtors should know. Please review additional resources available under Filing Without an Attorney section of the Court's website – [www.mdb.uscourts.gov](http://www.mdb.uscourts.gov).

**FEES:** Chapter 7 - \$335 (4 installments - \$83.75) Chapter 13 - \$310 (4 installments - \$77.50)

- **Cash or Money Orders are the only form of payment accepted from Self-Represented Parties**
- **It is recommended that an extra copy of your forms be brought into the Court to be stamped and retained for your personal records or you can include a self-addressed stamped envelope with your documents if filing by mail**

All forms are available for download on the Court's website. Forms starting with "B" can be found on the Forms > Commonly Used Forms page of the Court's website.

**"BAREBONES"** – If circumstances arise where a debtor cannot complete all required schedules and statements, the bankruptcy petition may still be filed by completing and filing the following documents. The remaining documents will be due within a certain period after the "barebones" petition is filed, usually 14 days. The forms required for a **"BAREBONES"** petition are underlined below.

### ALL REQUIRED DOCUMENTATION FOR FILING A BANKRUPTCY PETITION:

- Voluntary petition (B101)
- Verification of Matrix (can be found on the Forms > Local Bankruptcy Forms page)
- Credit Mailing Matrix (MUST be typed in the required format; see instructions on Forms > Local Bankruptcy Forms page)
- Certificate of Credit Counseling (provided by a Certified Credit Counseling Agency) see US Trustee > Credit Counseling Agencies
- Statement of Social Security Number (B121)
- Application for Filing Fee in Installments (B103A)
- Application for Waiver of Chapter 7 Fee (B103B)
- Statement of Financial Affairs (B107)
- Summary of Your Assets and Liabilities and Certain Statistical Information (B106)
- Schedules A - J (B106A – B106J)
- Declaration About an Individual Debtor's Schedules (B106)
- Statement of Intention (B108) - IF FILING CHAPTER 7 ONLY
- Chapter 13 Plan (LBF-M) (see Forms > Local Bankruptcy Forms) - IF FILING CHAPTER 13 ONLY
- Chapter 7 Statement of Current Monthly Income and Means Test Calculation (B22A-1) - CHAPTER 7 ONLY Note: see information under US Trustee > Office of the US Trustee
- Chapter 13 Statement of Current Monthly Income & Disposable Income Calculation of Commitment (B122C-1) - IF FILING CHAPTER 13 ONLY
- Personal Financial Management/Debt Collection Certificate (provided by a Certified Counseling Agency) see US Trustee > Personal Financial Management

**FOR LEGAL ASSISTANCE** - see the Filing Without an Attorney > Find an Attorney and Other Resources page of the Court's website or pick up the Find an Attorney handout at the Courthouse.

- Please note the Debtor Assistance Project (DAP) is a clinic that operates at the Court, which can provide a free 30-minute consultation for debtors without an attorney. To schedule an appointment with the clinic visit Filing Without an Attorney > Debtor Assistance Project page on the Court's website or call the Court's Pro Bono Coordinator at 410-962-3813.

**PROCESSING AMENDED FORMS** - Schedules B106, B106D, B106E and/or B106F are the forms for adding new creditors. A \$31 fee is due at the time of submission. Label schedules as "AMENDED." A Certificate of Service MUST accompany incoming documents and amended filings. More information on amended filings can be found on the Court's website.