

MEREDITH LAW FIRM, LLC

WWW.SCDEBTSOLUTIONS.COM

1901 ASSEMBLY STREET, SUITE 360
COLUMBIA, SC 29201
TELEPHONE 803-451-5000
FACSIMILE 803-451-5040

4000 FABER PLACE DRIVE, SUITE 120
NORTH CHARLESTON, SC 29405
TELEPHONE 843-529-9000
FACSIMILE 843-529-9907

New Bankruptcy Client

Re: Information for Bankruptcy

Dear Sir or Madam:

Thank you for consulting the Meredith Law Firm, LLC in regards to your debt situation. I assure you that this firm will pursue your case in a timely and professional manner. We are a debt relief agency and we help people file for bankruptcy relief under the Bankruptcy Code. Enclosed you will find worksheets necessary to help us get the information we need to properly prepare your case. Please fill out each form to the best of your ability. We will go over each worksheet when you return to our office and it is essential that we have all of the information required to proceed with this matter.

It is very important that you bring a copy of a statement or a bill for each and every debt that you owe. If we do not list a creditor or mail the bankruptcy notices to the proper address this debt will not be discharged in your bankruptcy. We cannot pick and choose which creditors we list and omit others. All of your creditors must be listed, but this does not mean that you will automatically lose any property, for example a car, if you list the finance company. I will advise you as to the proper strategy to best protect everything you own and to reduce your debts as much as possible, but we must have enough information to make these important decisions.

Please bring in your most recent property tax bill for any real estate you own or are currently buying. This will show us the appraised value placed upon the land by the county assessor's office. We also need a copy of the registration for every vehicle (car, truck, motorcycle, boat, etc.) in your possession so that we can list the vehicle identification number (VIN). We need to make a copy of your driver's license and your social security card during our next appointment so be prepared to produce these items as well.

If you have a checking or savings account with a bank that you owe money, such as an overdraft account, a credit card or any other loan, please go to another bank and get a new checking or savings account. This is prudent to avoid a setoff prior to filing for bankruptcy. Often banks can reach into your savings or checking accounts to take out payments towards other obligations with that bank. This can be a problem when you have direct deposit and the money simply vanishes after you've already written checks for utilities or groceries resulting in bounced checks. You should take steps to have your direct deposit moved to your new account as soon as possible so that we do not have this problem before we obtain protection from the Bankruptcy Court. Also, if you have any post-dated checks you should go to your bank to stop payment on those checks as soon as possible.

No piece of documentation or information is unimportant. Please make certain to bring any paperwork that you can obtain that may have any relevance to your debt situation. We will review this paperwork and return all of your original bills, contracts, etc. the next time we meet. Six months of pay stubs and bank statements are crucial to complete your case.

You should be prepared to pay at least a portion of our agreed retainer at our next meeting. The minimum amount we accept towards that retainer is \$300. Please bring this amount in cash, certified funds or a money order. **Unfortunately we cannot accept checks.**

Before we can file your case with the Bankruptcy Court, you are required to complete some form of consumer credit counseling. This typically lasts for about ninety minutes and costs around \$50.00. You may obtain the counseling in person, by telephone or over the internet. Enclosed in this packet you will find a list of entities authorized by the United States Trustee's office to offer this mandatory counseling. Please be prepared to complete this requirement as soon as possible.

Attached you will find an information checklist. Please remember to bring all of those documents to our office for our next appointment. If you have questions, do not hesitate to contact our office. I look forward to speaking with you again soon.

Kindest regards,

Robert R. Meredith, Jr.

Credit Counseling

Pursuant to the changes passed in the Bankruptcy Code in 2005, individuals are required to obtain consumer credit counseling before you can file a case in the bankruptcy court. This generally consists of a 90-minute session in person, over the telephone or over the internet that explains options available to you to resolve your debt problems. Effectively, Congress believes that we are not smart enough to determine what is best for us, so we need additional counseling. Expect this counseling to cost about \$50.00.

Below you will find a list of the entities authorized to render this counseling for our district. It is important that you obtain a certificate from one of these credit counselors because we have to file this certificate with the bankruptcy court to properly file your case. Without the certificate, the court will not accept your case. The credit counselor may ask if you want a debt management or repayment plan. You should decline this offer because this plan, whatever its terms may be from a 90-minute session, could be used against you in court to show that somebody thinks you should pay more to your creditors.

Please remember that you will also need to obtain a second counseling certificate before the conclusion of your case. You can use the same counselor or any other approved agency. This is a session on financial management again required by the folks in Congress who can't seem to balance a budget. We will have to file this second certificate with the bankruptcy court to successfully conclude your case.

Below you will find the contact information for a local provider that we recommend and the website for the online list of all approved providers.

To attend a session in person, over the telephone or online contact:

Family Services, Inc.
4925 Lacross Road, Suite 215
North Charleston, SC 29406
Telephone: 744-1348 ext. 7802 or 1-800-232-6489 ext.7802
www.fsisc.com

To attend by telephone or a combination of telephone and internet:

Family Services, Inc.
www.fsisc.org
Telephone: 744-1348 ext. 7802 or 1-800-232-6489 ext.7802

Money Management International, Inc.
www.moneymanagement.org
1-877-918-2227

Hummingbird Credit Counseling and Education, Inc.
www.hbcce.org
1-800-645-4959

Consumer Bankruptcy Counseling
www.consumerbankruptcycounseling.info

Other available options may be found at
<http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

BUDGET WORKSHEET

PLEASE PROVIDE ALL PAYCHECK STUBS FROM ANY JOBS FOR THE LAST FULL SIX (6) MONTHS

NAME OF DEPENDENTS	AGE OF DEPENDENTS	RELATIONSHIP OF DEPENDENTS

I. INCOME	<u>HUSBAND/INDIVIDUAL</u>	<u>WIFE</u>
What is your Occupation?		
Name and Address of Employer:		
Length of Employment:		

A. EMPLOYMENT INCOME

- | | | |
|---|---|---|
| a) Gross monthly income (before taxes) | \$ _____ | \$ _____ |
| b) Estimate of monthly overtime | \$ _____ | \$ _____ |
| a) How often are you paid?(circle one): | Once per month
Every two weeks
Once per week | Once per month
Every two weeks
Once per week |
| c) Total monthly employment income: | \$ _____ | \$ _____ |

B. DEDUCTIONS

- | | <u>HUSBAND</u> | <u>WIFE</u> |
|--------------------------------------|-----------------------|--------------------|
| d) Federal taxes withheld (monthly): | \$ _____ | \$ _____ |
| e) State taxes withheld (monthly): | \$ _____ | \$ _____ |
| f) Social Security | \$ _____ | \$ _____ |
| g) Medicare: | \$ _____ | \$ _____ |
| h) Insurance withheld: | \$ _____ | \$ _____ |
| i) Union dues: | \$ _____ | \$ _____ |
| j) Other deductions: | \$ _____ | \$ _____ |
| k) Total Average Deductions: | \$ _____ | \$ _____ |

(PLEASE CONTINUE TO THE NEXT PAGE)

C. OTHER INCOME

l) Income from real property (rent, etc.)	\$ _____	\$ _____
m) Interest & dividends:	\$ _____	\$ _____
n) Social Security or other government assistance	\$ _____	\$ _____
o) Pension or retirement:	\$ _____	\$ _____
p) Spousal support received:	\$ _____	\$ _____
q) Child support received:	\$ _____	\$ _____
r) Other income:	\$ _____	\$ _____

TOTAL AVERAGE NET MONTHLY INCOME: \$ _____

(Total gross monthly income minus total monthly deductions)

****HAVE YOU WORKED AT ANY OTHER JOB DURING THE LAST 6 MONTHS?
IF SO, PLEASE SUPPLY THE NAME, ADDRESS, DATES WORKED AND ALL PAY
CHECK STUBS FOR THE LAST 6 MONTHS OF EMPLOYMENT. ****

Monthly Expenses

List all of your average monthly expenses. This does not include items already deducted from your paycheck. Please list the average if the amount varies from month to month. If a bill is not paid monthly please specify.

a) Rent/Mortgage payment \$ _____

i) Are real property taxes included? Yes No

ii) Is property insurance included? Yes No

b) Home repairs/upkeep \$ _____

c) Electricity/Heating(Gas) \$ _____

d) Water & sewer \$ _____

e) Telephone \$ _____

f) Cell Phone \$ _____

g) Garbage \$ _____

h) Security \$ _____

i) Cable \$ _____

j) Internet \$ _____

k) Food \$ _____

l) Clothing \$ _____

k) Laundry/dry cleaning \$ _____

l) Medical/dental \$ _____

m) Transportation \$ _____

(Gas, oil & repairs)

n) Recreation/entertainment \$ _____

Newspapers/etc.

o) Charitable contributions \$ _____

p) Home/renters insurance \$ _____

q) Health Insurance \$ _____

r) Life insurance \$ _____

s) Auto insurance \$ _____

t) Other insurance(specify) \$ _____

u) real estate taxes \$ _____

v) Other tax (specify) \$ _____

w) Auto installment \$ _____

payment

x) Child support paid by

you: \$ _____

Name of child #1: _____

Age of child #1: _____

Name of child #2: _____

Age of child #2: _____

y) Spousal support paid:\$ _____

Name of ex-spouse: _____

z) Payments for dependents not

living at home: \$ _____

(ex. children in college, etc.)

aa) hair cuts \$ _____

bb) pet expenses \$ _____

cc) cigarettes \$ _____

Other monthly expenses:

1) _____ \$ _____

2) _____ \$ _____

3) _____ \$ _____

4) _____ \$ _____

5) _____ \$ _____

6) _____ \$ _____

TOTAL MONTHLY EXPENSES

\$ _____

****PLEASE ATTACH A LIST OF ALL NON-FILING SPOUSES MONTHLY EXPENSES, NOT INCLUDED IN YOUR MONTHLY HOUSEHOLD EXPENSES. ****

Personal Item Disclosure Information

Please list all of your household goods and furnishings and their estimated fair market value. The purpose of this form is to allow us to disclose all of your assets as required by the Bankruptcy Code. You will not lose an item simply because you list it here, but if you fail to list any property in your case you may expose yourself to severe sanctions by the court. Please remember that fair market value means the price you would pay for these items if you bought them again, in their current used condition, at a yard sale or pawn shop, not what you paid for the items when they were initially purchased.

Type of Property	Fair Market Value	Type of Property	Fair Market Value
1. Clothing & Personal	\$ _____	18. Paintings & Art	\$ _____
2. Kitchenware	\$ _____	19. Lawn Mower	\$ _____
3. Stove	\$ _____	20. Yard Tools	\$ _____
4. Refrigerator	\$ _____	21. Crops	\$ _____
5. Freezer	\$ _____	22. Pets (dog, cat)	\$ _____
6. Washing Machine	\$ _____	23. Computer	\$ _____
7. Dryer	\$ _____	24. Work tools	\$ _____
8. Living Room Furn.	\$ _____	25. Collections	\$ _____
9. Den Furniture	\$ _____	26. Books	\$ _____
10. Bedroom Furniture	\$ _____	27. _____	\$ _____
11. Dining Room Furn.	\$ _____	28. _____	\$ _____
12. Lawn Furniture	\$ _____	29. _____	\$ _____
13. Television #1	\$ _____	30. _____	\$ _____
a. TV #2	\$ _____	31. _____	\$ _____
b. TV #3	\$ _____	32. _____	\$ _____
14. Stereo	\$ _____	33. _____	\$ _____
15. Radio	\$ _____	34. _____	\$ _____
16. Musical Instr.	\$ _____	35. _____	\$ _____
17. Air Conditioner	\$ _____		

If you are self-employed, we will also need a separate list of any business equipment, tools and inventory as well.

Meredith Law Firm, LLC

Bankruptcy in General

There are all sorts of myths, rumors and horror stories about bankruptcy that simply aren't true. This page will give you some very basic information about bankruptcy and chapters 7 and 13. You shouldn't rely upon this outline as legal advice, but we will be happy to answer your questions if you call our office.

Bankruptcy is a means to address a debt problem and obtain a financial fresh start. The Bankruptcy Code is provided under Title 11 of the U.S. Code. You obtain bankruptcy protection by filing a petition under one of the different chapters of the code. Individuals usually file under Chapter 7 or Chapter 13. Chapter 11 is for businesses or individuals with very large debts. Chapter 12 is for farmers.

As soon as the petition is filed with the United States Bankruptcy Court you are protected from your creditors by the **automatic stay**. This means your creditors cannot call you, harass you, repossess your car or foreclose against your home. Once your case is successfully concluded, you receive a **discharge** of your debt, meaning your debt is eliminated and your creditors can never again pursue collection against you. The slate is essentially wiped clean. There are certain exceptions to the debts that may be discharged including alimony obligations, child support, certain student loans, etc. We can advise you whether the debts affecting your situation are dischargeable and the proper chapter to employ to achieve your goals.

Chapter 7

Chapter 7 is a liquidation under the Bankruptcy Code. That sounds scary, but the vast majority of consumer cases are "no asset" cases, meaning you do not surrender any property. Chapter 7 is usually for people with excessive credit card debt, medical bills or other unsecured debts with no real ability to make payments to their creditors after providing for reasonable living expenses. Your monthly income and the allowed monthly expenses are crucial to determine if you are eligible for protection under Chapter 7. Individuals with an annual income of more than \$32,378 are rarely able to simply eliminate their debts under Chapter 7. The income amount increases with the size of your family and changes under certain circumstances if your household income has not been a consistent amount over the last six months.

Under Chapter 7 the debtor typically emerges free from all unsecured debt by receiving a discharge approximately six months after filing. Chapter 7 is generally not the answer for someone who is: (1) behind on their mortgage or car payments; (2) someone who has a significant amount of income remaining in their monthly budget after providing for their reasonable living expenses (but not including debt payments); or (3) someone whose property or assets are worth more than certain protected amounts thereby exposing those items to their creditors in a liquidation— those situations are properly handled in Chapter 13.

Chapter 13

Chapter 13 is a reorganization under the Bankruptcy Code. Under Chapter 13 the debtor files a plan with the court that provides for payment of at least a portion of his or her debts over a period usually between three and five years. The plan will require the debtor to make a single monthly payment to a Chapter 13 Trustee who takes the money and distributes it under the terms of the debtor's plan. Your monthly payment is generally determined by your household income and the amount you are able to pay after providing for reasonable living expenses. The debtor's plan usually stands if it is feasible and properly addresses each of the creditors. The creditors can object to the plan, but objections are most often resolved by negotiation.

In certain circumstances you can remake certain debts, like car loans, to lower the monthly payments and sometimes reduce the total amount of the loan. You can catch up on missed mortgage payments, stop foreclosures and protect your home. In many cases unsecured creditors (like credit cards and medical bills, etc.) can receive as little as one percent of the total debt with no interest. Chapter 13 is often the correct choice for individuals who do not properly fit in Chapter 7 because their budget does not comply with the Chapter 7 insolvency requirements (meaning that you cannot have disposable income remaining in your budget after payment of all of your reasonable monthly living expenses not including payments towards any of your debt) or they have valuable assets that might become threatened in a liquidation under Chapter 7.

Frequently Asked Questions

Q: Will I lose everything by filing bankruptcy?

A: No. The bankruptcy laws are designed to protect your property from your creditors. Under most cases all of your property (including your home and vehicle) is protected under the South Carolina exemptions pursuant to S.C. Code Section 15-41-30. If you have property that is not protected or is worth more than the protection limits, you may choose to simply avoid Chapter 7 and make provisions to retain the property under a Chapter 13 reorganization.

Q: Do I qualify for bankruptcy?

A: It is unusual that an individual will not qualify for bankruptcy protection without having filed a prior case or multiple cases or engaged in some type of intentional, underhanded behavior (called "bad faith" in the Bankruptcy Code). Bad faith is usually some form of egregious actions such as identity theft, spending sprees for luxury items immediately before filing for protection, etc. The question is more often is it wise or prudent to seek protection under the Bankruptcy Code rather than if you are eligible.

You generally qualify for protection under Chapter 7 if you have not filed a prior case in the last eight years, you have not acted in bad faith and your budget does not have any money remaining for payments to your creditors after reasonable living expenses. You generally qualify for a Chapter 13 reorganization if you have not been prohibited by the court from filing another case, your debts are within the jurisdictional limits of Chapter 13 (currently no greater than \$922,975 in secured debt and \$307,675 in unsecured debt), and you have not engaged in actions that would rise to bad faith. There are other exceptions that apply to each chapter and we can better address those more individualized, specific issues as we learn more about your case.

Q: What does it cost to file for bankruptcy?

A: The filing fee for Chapter 7 is currently \$306 and the filing fee for Chapter 13 is \$281. These are the fees charged by the U.S. Bankruptcy Court to file your petition. Attorney's fees vary depending on the nature and complexity of the case. Each case is different and you will be quoted a flat fee during our first consultation. We understand that most clients simply don't have funds available immediately and we will work with you on a payment plan that makes sense for both of us.

Q: What is the difference between bankruptcy and credit counseling?

A: Credit counseling is a method used by companies who, for a fee, seek to negotiate with your creditors to deal with your debts. Your creditors can choose to participate or to reject credit counseling as an option. Credit counselors cannot handle issues such as missed house payments, missed car payments or tax problems. There are also important tax consequences to forgiven debt outside of bankruptcy that must be considered before agreeing to credit counseling.

In bankruptcy the creditors do not have the option to reject participation. Collection activity must cease immediately upon filing or the court can impose severe sanctions on the creditors. You can prevent or stop foreclosures and repossessions in bankruptcy. The tax consequences that often surface outside of bankruptcy are not present within Chapter 7 and Chapter 13. Usually the payments made to creditors within a bankruptcy are substantially less than what a credit counseling company can obtain and the fees are often lower as well.

Q: Can I keep things like cars or furniture that I am still financing?

A: Yes. Bankruptcy cannot simply eliminate these debts if you want to keep the collateral, but you can keep the items if we provide for payment of the creditor's lien. In Chapter 7 it is important that you are current on car loans, mortgages, furniture accounts, etc. if you intend to keep those assets. You continue to make the payments and those loans simply flow through your Chapter 7 case. In Chapter 13 you can deal with missed payments and redo the financing on most debts (except for mortgages on your home – you must resume paying those obligations based on your original terms shortly after you file your reorganization, but any missed payments are repaid as part of your bankruptcy plan). In Chapter 13 you can sometimes reduce the amount owed on your car loan or furniture loan to the current replacement value of the car or item and stretch that smaller amount over three to five years to lower your monthly payment on that debt.

Q: What does bankruptcy do to my credit report?

A: No doubt a bankruptcy isn't great for your credit rating, but most people who contact our office have credit scores that have been negatively affected already due to the amount of outstanding obligations or delinquent payments. A bankruptcy can appear on your credit report for up to ten years pursuant to 15 U.S.C. § 1681(c). Generally you will find that you can obtain credit cards, finance the purchase of a home or automobile and get other loans fairly easily after your case is discharged, but usually at a higher interest rate. Be careful!

Q: Can you do anything to negotiate with my creditors without filing for bankruptcy?

A: Yes. We can negotiate with your creditors outside of bankruptcy, but we do not have the protections offered within the Bankruptcy Code to give us the leverage that is often necessary to reach a feasible resolution. In cases where it is advisable strategically to delay or avoid filing for protection we can seek other solutions based upon your particular situation. In most situations, however, bankruptcy is the most efficient, cost-effective means of obtaining protection from your creditors and resolving debt problems.

Q: How much would I have to pay per month in a Chapter 13 reorganization?

A: In Chapter 13 you are allowed to file a plan of reorganization with the court that provides for monthly payments to your creditors based largely on your budget. Your monthly payment to the Chapter 13 varies with the amount of your debts, your household income, the length of the time of the plan and the nature of your obligations. There simply isn't a reliable way to forecast your payments without a substantial amount of information, but a good rule of thumb in many cases is to add your car payments together plus about \$100 to get a general idea of your total monthly payment to the court under a Chapter 13 plan that would include your car payment (for example: car payment = \$300 + \$100 = @ \$400 as a ballpark idea of your total payment in a typical, straightforward case). That amount is often a good reflection of the disposable income available in your budget for a successful reorganization. Your payments will likely be larger in cases where you are far behind on your mortgage payments, if you have substantial tax liabilities, or if your nonexempt assets are unusually valuable, or if your monthly budget requires a higher payment. Again, each case is different and your payment to the court under a Chapter 13 plan is determined by the specific circumstances of your case.

Q: Are there any debts that cannot be discharged in bankruptcy?

A: Yes. The limitations of Chapter 7 and Chapter 13 are different, but certain types of debt are generally protected against a bankruptcy discharge. These debts include:

1. Alimony and child support obligations (although you obtain protection from the Family Court to catch up on missed alimony or child support payments in a Chapter 13);
2. Debts not listed within your bankruptcy petition. This is why it is crucial that you provide us with any obligations whatsoever;
3. Loans obtained by intentionally giving false information to a creditor who reasonably relied on that information;
4. Student loans, unless we successfully bring a lawsuit within your bankruptcy that establishes an "undue hardship" (a very difficult and strictly interpreted limitation);
5. Certain taxes depending on the type of tax and the date the tax return was filed;
6. Debts resulting from willful and malicious harm;
7. Debts resulting from an automobile accident that involved driving under the influence;
8. Certain mortgages, although you can prevent a foreclosure by catching up the missed payments in a Chapter 13 reorganization.

Q: Can I eliminate judgment liens in a bankruptcy?

A: Yes, with limitations. Although the answer to this question depends heavily on the specific circumstances of your case, it is not unusual to eliminate or dramatically reduce your obligations pursuant to a judgment lien.

Q: Can I stop collection of past due child support payments?

A: Yes. You can stop collection of past due child support payments and catch those payments up in a Chapter 13 reorganization while under the protection of the bankruptcy court, but you cannot eliminate your continuing obligation to resume paying future child support obligations. For example, if you are behind \$2,000 in your support payments you can obtain protection from the enforcement actions brought through the family court to catch up that arrearage by making payments to the recipient over an extended period of time through your plan of reorganization, but you must

resume making your normal payments from the date you file your reorganization. If you fail to resume those regular payments, not only will you be exposed to collection actions and enforcement of a family court order, but your entire Chapter 13 case could be dismissed leaving you without any protection from your other creditors as well. Chapter 7 offers no protection against child support arrearages.

**If you have any further questions regarding Chapter 7, Chapter 13 or bankruptcy in general,
please do not hesitate to call us at 843-529-9000**

Information Checklist

Please remember to bring ALL of the following documents with you when you return to this office for your next appointment. We cannot complete and file your case until we have everything requested below:

Bank statements for any checking or savings accounts for the last six (6) months. This includes any account closed during the last six (6) months. Often you can get these online or copies at your bank. Please review your bank statements and identify all deposits. We will ask you specifically about each deposit when we go over your bank statements.

All of your pay stubs for the last six (6) months from any and all employers during that period. This includes your spouse's pay stubs if you are married even if your spouse is not filing with you. Often it is simpler to get a printout from your employer that lists each pay period, the amount of gross income, the amount withheld for taxes and insurance and the net income. It is important that we have this information broken down in detail for each pay period for the full six months in order to properly prepare your case. Unfortunately, the court will not allow us to use a "year to date" amount to average these items.

A certificate from your completed consumer credit counseling session. We cannot complete and file your case until you complete your credit counseling session. The information to obtain this counseling is provided in this packet.

Your most recent property tax bills for any and all parcels of real estate that you own, that you are buying or any heirs' property in which you may have an interest.

Copies of your federal and state income tax returns with the W-2 and 1099 forms for the last 2 years.

Copies of any and all mortgages, contracts, bills, statements or liens involving any of your property.

Copies of any and all court papers served against you.

Statements or bills for every debt that you owe. It is crucial that we have a complete mailing address, payoff and account number for every debt. This includes car loans and mortgages even though you may be current on these obligations. If you received any bills or letters from a creditor in the last three months, it is important that we respond to the address shown on that statement or letter. **Please remember that if we do not list a creditor or send notices to the correct address, the debt will not be discharged by your bankruptcy.**

Copies of the registration for each vehicle you have in your possession as well as all vehicles with your name on them and the current mileage on that vehicle.

Your original driver's license and social security card.

Statements for any retirement, 401(k), mutual fund or stock accounts for the last six (6) months.

***** Please see the next page *****

A copy of any Divorce Order issued in the last six (6) years.

A copy any Unexpired Lease or Contract

Statements for any whole life insurance policies including the current cash surrender value of those policies (not the payment upon death amount).

A fully completed budget (income and expense) form as well as the personal item disclosure worksheet. These worksheet are provided in this packet.

If you are self-employed a fully completed business worksheet and business budget. If you have business software (such as Quickbooks) please printout a copy of the profit and loss statements for each of the last six (6) months as well as a year-to-date.

If you are responsible for alimony or child support the name, mailing address and telephone number of recipient. We are required to list this information on your schedules.

*****PAYMENTS ACCEPTED IN CASH, CASHIERS CHECK
OR MONEY ORDER ONLY. WE DO NOT ACCEPT
PERSONAL CHECKS OR CREDIT/DEBIT CARDS*****