

Gibson Law Firm, PA

Example List of Creditors

The following list contains examples of debts that you may owe but have forgotten. This list is meant to jog your memory and is not a complete list; you should provide us with a creditor information sheet for any debt that you possibly could owe. Even though some of your creditors may not be vigorously trying to collect from you now does not mean that they have given up on collecting from you. If you do not list them on your bankruptcy petition, you may have to pay them what is owed and they may be able to take possession of your property.

- 401k repayment loans
- attorneys for creditors
- automobile loans
- automobile accidents or other injuries or damages you caused or may have caused, even if you have not been sued yet, or your insurance company paid the claim, or you do not know whether any damages were sustained by someone.
- bank loans
- books and record clubs
- checks written with insufficient funds
- collection agency debts (the names, addresses, account numbers, etc. for each collection agency debt should be listed separately)
- cosigned debts
- cosignor and guarantors of your debts (e.g. HUD, FHA, Student loan Corporation, VA Administration, etc.)
- Other parties to contracts you signed
- credit cards
- credit unions
- debts that creditors claim have been written off
- debts to relatives, friends, acquaintances
- dental bills
- department store or other store bills
- doctor bills
- electricity (past due only)
- federal income or employment taxes
- finance and loan company debts
- gasoline companies
- guarantor debts (i.e. debts that you have cosigned on or guaranteed where the primary responsibly for payment is with someone else like your child's auto loan
- hospital bills
- installments debts for appliances, furniture, televisions, electronic equipment, jewelry, and other purchases
- judgments against you
- judgments against you in other states
- loan companies
- mail order businesses
- medical
- mortgages for home, land, and mobile home purchases
- past due bills
- past due lease and rent-to-own payments
- personal and signature loans
- real estate taxes
- deficiencies (voluntary or involuntary and whether or not you know the balance due and even if the creditor has not contacted you to pay the deficiency)
- taxes of any kind, including property taxes, income taxes to local, state, and federal authorities, licensing fees, etc.
- telephone bills (past due amount only)

- rents
- savings and loan associations
- signature loans
- state taxes for employment or income
- store credit or cards
- utilities
- Other debts or obligations have you of any kind