

# Gibson Law Firm, PA

## Example List of Creditors, Business Clients

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.

- attorneys for creditors
- automobile accidents or other injuries or damages even if the company has not been sued yet, or the insurance company paid the claim, or you do not know whether any damages were sustained by someone.
- automobile loans
- bank loans
- checks written with insufficient funds
- collection agencies (the names, addresses, account numbers, etc. for each collection agency debt should be listed separately)
- contracts
- cosigned debts (i.e. where the company helped someone get a loan)
- cosignors and guarantors of debts (i.e. where someone or some business or agency cosigned company debts, e.g. HUD, FHA, VA Administration, parents, siblings, you personally, etc.)
- credit cards, including those in which you believe you or the company are only an authorized user
- credit unions
- debts to relatives, friends, acquaintances, or affiliated companies or businesses
- debts that creditors claim have been written off
- department store or other store bills
- electricity (past due only)
- federal income or employment taxes
- finance and loan company debts
- gasoline companies
- guaranteed debts (i.e. debts that you have cosigned on or guaranteed where the primary responsibility for payment is with someone else like your childrens auto loan or a loan by your business)
- installments debts for appliances, furniture, televisions, electronic equipment, and other purchases
- judgments against the company
- leases
- loan companies
- loans by officers to the company
- mail order businesses
- mortgages for home, land, and mobile home purchases
- past due bills
- past due lease and rent-to-own payments
- personal, signature loans, and credit lines
- real estate taxes
- rents past due or lease agreements
- repossession deficiencies (voluntary or involuntary and whether or not you know the balance due and even if the creditor has not contacted the company to pay the deficiency)
- savings and loan associations
- signature loans
- state taxes for employment or income
- stores

- taxes of any kind, including property taxes, income taxes to local, state, and federal authorities, licensing fees, etc.
- telephone bills (past due amount only)
- utilities
- other debts of any kind whether the company is liable now or may be in the future.