

**RESOLUTION # 210215
GENOA CHARTER TOWNSHIP
COUNTY OF LIVINGSTON, MICHIGAN**

**ESTABLISHING GUIDELINES FOR GRANTING OF POVERTY EXEMPTIONS FROM
PROPERTY TAXES PURSUANT TO MCL 211.7U AND ESTABLISHING BEGINNING DATE FOR
THE BOARD OF REVIEW**

POVERTY EXEMPTION, as defined by the Michigan Compiled Laws, is as follows:

Section 211.7u: (1) The homestead of persons who, in the judgment of the board of review, by reason of poverty, are unable to contribute toward the public charge is eligible for exemption in whole or in part from taxation under this act. This section does not apply to the property of a corporation.

Please be aware that as an applicant for Poverty Exemption you must also comply with the following section of the Michigan Compiled Laws:

Section 211.118: Perjury: Any person, who, under any of the proceedings required or permitted by this act shall willfully swear falsely, will be found guilty of perjury and subject to its penalties.

Section 211.119: Willful Neglect: Penalty-...a person who willfully neglects or refuses to perform a duty imposed upon that person by this act, when no other provision is made in this act, is guilty of a misdemeanor, punishable by imprisonment for not more than 6 months, or a fine of not more than \$300 dollars, and is liable to a person injured to the full extent of the injury sustained.

The members of the Board of Review analyze all properly submitted applications for Hardship/Poverty Exemptions, according to amended P.A. 390 of 1994, section 211.7u of the Michigan Compiled Laws (MCL). Each taxpayer will be treated the same, and the items to be considered and the manner in which they will be analyzed are listed under the following guidelines.

STATE LAW GUIDELINES:

- 1.) The application for the exemption, in whole or in part, must be completed in its entirety on an annual basis.
- 2.) The property **must** be owned and occupied by the applicant. A principal residence exemption must be on file confirming the property is their principal residence.
- 3.) Per MCL 211.7u(2b) provide current Income Tax Returns, both Federal and State, including Homestead Property Tax Credit claims (MI-1040CR 1, 2, 3, or 4) for ALL PERSONS residing in the homestead. Documentation for all income sources including but not limited to credits, claims, Social Security income, child support, alimony income, bridge cards, and all other income sources must be provided at time of application. If applicant(s) is not required to file a Federal or State Income Tax return, they must complete and file an Income Tax Exemption Affidavit (PA 135 of 2012).
- 4.) Applicant must provide a copy of their driver's license or state issued I.D
- 5.) The applicant must meet federal poverty standards or the alternative guidelines as established by Genoa Charter Township Board of Review.
- 6.) Meet asset level test as set by Genoa Charter Township Board of Review Asset Guidelines.
- 7.) The Board of Review shall follow the guidelines.

GENOA CHARTER TOWNSHIP 2021 GUIDELINES:

Picture ID (Driver's License; State ID) for all applicants must be submitted.

1.) Under no circumstances will any poverty exemption be continued to the following year without a complete application submitted for that year.

2.) All owners and occupants, 18yrs of age and older, of the subject property shall complete, and supply to the Assessing Department, the poverty application form accompanied by the required copies of current Income Tax Returns both Federal and State including attachments and the MI 1040 CR showing the Homestead Property Tax Credit. Tax Returns must be signed and dated to be eligible (for calendar year 2021-submit 2020 tax returns). Proof of gross annual income from **all sources** must be provided. Provide a copy of current pay stubs for all persons residing in the home.

According to the U.S. Census Bureau, "income" includes:

- Money, wages, and salaries before any deductions.
- Net receipts from non-farm self-employment. (These are receipts from a person's own business, professional enterprise, or partnership, after deductions for business expenses.)
- Regular payments from social security, railroad retirement, unemployment, and worker's compensation, veteran's payments and public assistance.
- Alimony, child support, and military family allotments.
- Private pensions, governmental pensions, and regular insurance or annuity payments.
- College or university scholarships, grants, fellowships, and assistantships.
- Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings.

Additional income sources:

- Gifts, loans, lump-sum inheritances, one-time insurance payments, and State and/or Federal non-cash benefit programs such as Medicare, Medicaid, food stamps, school lunches, and/or bridge card.

Asset Guidelines Used in the Determination of Hardship/Poverty Exemptions for 2021

Applicants must, in accordance with PA 390 of 1994, meet the "Asset Guidelines" as adopted by the Genoa Charter Township Board. An asset test means the amount of cash, fixed assets or other property that could be used, or converted to cash for use in the payment of property taxes.

All asset information, as requested in the Application for the Hardship/Poverty Exemption, must be provided in its entirety. The Board of Review may request additional information and verification of assets if they determine it to be necessary and may reject any application if the assets are not completely or properly identified.

Liquid assets may include, but are not limited to:

Bank accounts, stocks and bonds, IRA's, Roth's, other investment accounts, pensions, money received from the sale of property such as stocks, bonds, a house or car, or gifts and borrowed money, inheritance, etc. Savings and other liquid assets not listed above are limited to \$1,000.

Additional total assets may include, but are not limited to any of these either owned or leased:

A second home, vacant or excess land, rental property, extraordinary automobiles, recreational vehicles,

including snowmobiles, boats, campers, travel trailers, motor homes, jet ski, motorcycles, off road vehicles, additional buildings other than residence, equipment, jewelry, antiques, artwork, other personal property of value, and any food or housing received in lieu of wages. Total household non-liquid assets other than the principal residence cannot exceed a cash value of \$25,000.

3.) All applications need to be received at the Assessing Department five (5) full business days prior to the Board of Review. All applications will be processed by the Assessing staff to determine the percentage of household income consumed by property taxes. You may be contacted by a staff member to verify information or to do an interior and exterior field inspection of your property.

4.) It is the applicant's responsibility to complete all items on the application and give thorough explanations of information that are not self-explanatory. If the applicant's circumstances do not meet the guidelines, an explanation of the reasons must be submitted in writing or the application will be denied. Any additional information to be presented to the Board must be in writing and attached to the application.

5.) If your expenses (excluding property taxes) exceed your income, a written explanation will be required.

6.) A written affidavit is required for all household members over the age of 18 who are not cited as contributing to the household income. Attendance in college or any other schooling above high school is not considered a compelling reason for not contributing to necessary household expenses.

7.) Primary applicant may not own any other real estate. The Board can deny an application if they determine that monies spent in the past two years for unnecessary purchases and/or unnecessary property upgrades could have been used for property taxes.

8.) Copies of the last three (3) months of all bank statements and credit card statements for all persons residing in household must be included with application. Poverty exemptions are limited by \$1,000 in savings and other liquid assets and real estate holdings of the homestead (Principle Residence) only.

9.) If you have a mortgage and/or home equity loan on your property you must provide a copy of your most recent statement(s). If you are more than ninety (90) days in arrears on your payments you may not qualify for a poverty exemption. You will be contacted just prior to the Board of Review for a more recent copy of your statement(s).

10.) If the principal residence has been purchased within three (3) years of application, attach documents used to qualify for the mortgage, or if no mortgage, explain why funds were not set aside for taxes.

11.) As approved by the Township Board of Trustee's, Resolution #210215, to be eligible for the exemption, persons must meet the above asset guidelines, whereas total household non-liquid assets other than the principal residence cannot exceed a cash value of \$25,000, savings and other liquid assets not listed above are limited to \$1,000.

INCOME GUIDELINES

Local governing bodies are required to adopt guidelines that set income levels for their poverty exemption guidelines and those income levels shall not be set lower than the annual federal poverty guidelines. The Genoa Charter Township Board established the following income guidelines in accordance with MCL 211.7u and shall be adhered to unless accompanied by extenuating circumstances. The Board of Review may, upon their discretion, provide temporary relief or grant an annual reduction of the tax liability for a household that exceeds the federal guidelines. In general, these guidelines shall assist the Board of Review in their decision making.

FEDERAL POVERTY STANDARDS

<u>FAMILY UNIT</u>	<u>HOUSEHOLD INCOME</u>
Family of 1:	\$12,760
Family of 2:	\$17,240
Family of 3:	\$21,720
Family of 4:	\$26,200
Family of 5:	\$30,680
Family of 6:	\$35,160
Family of 7:	\$39,640
Family of 8:	\$44,120
Additional Persons:	\$4,480

SUMMARY

In conclusion, the Board of Review has been given exclusive jurisdiction over the granting of property tax relief due to financial hardship. The Board of Review for Genoa Charter Township takes this task seriously and attempts to provide relief to all deserving residents within the township. The Board of Review may deny any appeal, regardless of income, if the financial hardship appears to be self-created by the actions of the person or persons making the application.

Annual applications and guidelines are available after the first meeting of the Township Board each year and shall be filed with the Genoa Charter Township Board of Review five (5) days prior to the last day of the March, July or December Board of Review to the address listed below. It is recommended to file applications sooner if possible to avoid incomplete applications being submitted to the Board.

Board of Review
c/o Genoa Charter Township Assessing Office
2911 Dorr Rd
Brighton MI 48116
Phone: 810.227.5225
Fax: 810.227.3420
E-mail: duffy@genoa.org, laura@genoa.org or Jessica@genoa.org

Decisions of the March Board of Review may be appealed in writing to the Michigan Tax Tribunal by July 31 of the current year. July or December Board of Review denials may be appealed to Michigan Tax Tribunal within 35 days of the denial. A copy of the Board of Review decision must be included with the filing.

Michigan Tax Tribunal
PO Box 30232
Lansing MI 48909
Phone: 517.373.4400
Fax: 517.373.4493
E-mail: taxtrib@michigan.gov

GENOA CHARTER TOWNSHIP
APPLICATION AND INSTRUCTIONS FOR 2021
HARDSHIP/POVERTY REDUCTION

The 2021 Application for One Year Poverty Reduction has been modified to be consistent with the requirements of the State of Michigan regarding poverty exemptions. To be considered for a poverty reduction, the following information MUST be provided:

1. **COMPLETE ALL SECTIONS OF THIS APPLICATION IN FULL; DO NOT LEAVE ANY BLANK LINES/AREAS. WRITE IN N/A IF THE AREA DOES NOT APPLY TO YOU.** Applications may be considered ineligible if they are not completed in full.
2. Submit completed and signed COPIES of the following (If applicable):
 - 2020 Michigan Homestead Property Tax Credit Claim (MI 1040CR)
 - 2020 Federal Income Tax Return (1040), if you are required to file federal income tax. If you were not required to file federal or state income tax in the current or previous year, please include a completed Department of Treasury Form 4988 -Poverty Exemption Affidavit. (PA 135 of 2012)
 - 2020 Federal Income Tax Return (1040) for ALL members residing within the household.

ALL INCOME TAX RETURNS MUST BE SIGNED. Applications will be returned if signatures are missing.
3. If someone is residing in your home and is not employed but has income from another source, you **MUST** include their total income in "Part 5: Income Sources" section. Additional household members' income detail must also be provided Part 9: Household Occupants.
4. If you completed the section of the application indicating you have severe and unavoidable expenses, you must provide copies of documents verifying these expenses. This does not include everyday living expenses.
5. The application must be legible. If you need or want to provide additional information, please attach separate sheet(s), do not write in the margins of the application.
6. Do not submit originals of supporting documentation. We are required to keep all documentation for our records in the event of audit by the Michigan Department of Treasury.
7. If the application is (1) incomplete, (2) you do not include copies of the required financial documents, or (3) income tax returns are not signed the application may be considered ineligible for a hardship/poverty reduction.

GENOA CHARTER TOWNSHIP AUTHORIZATION TO VERIFY POVERTY
APPLICATION DATA AND TO INSPECT PROPERTY
(2021 Application)

PLEASE READ CAREFULLY:

Parcel Number: _____

Property Address: _____

I/We, _____, am unable to pay the full property taxes on my/our property and hereby make application for property tax relief in accordance with Section 211.7(u)MCL. I/We have read this application and the Poverty Exemption Guidelines and I/We fully understand the contents thereof. I/We declare that the statements made herein are complete, true, and correct to the best of my/our knowledge. I/We further understand that if any information contained herein is found to be false or incomplete, or if the property is sold within the year, any and all relief granted by this application will be forfeited and placed back on the assessment roll with penalties and interest occurring on the additional tax liability.

All information accompanying and contained in this application shall be considered public record. By submitting this application and all supporting documentation you hereby waive all rights and expectations of confidentiality. All Board of Review proceedings and documentation are subject to the provisions of the Michigan Open Meetings Act.

I/We also authorize a representative of the Genoa Charter Township Assessing Staff to physically inspect my/our property at some point during the course of this year to ensure accuracy of the property appraisal record card.

APPLICANT SIGNATURE _____ DATE _____

SPOUSE SIGNATURE _____ DATE _____

OTHER OCCUPANT SIGNATURE _____ DATE _____

OTHER OCCUPANT SIGNATURE _____ DATE _____

OTHER OCCUPANT SIGNATURE _____ DATE _____

OTHER OCCUPANT SIGNATURE _____ DATE _____

OTHER OCCUPANT SIGNATURE _____ DATE _____

GENOA CHARTER TOWNSHIP
WAIVER OF CONFIDENTIALITY
(2021 application)

Parcel Number: _____

Property Address: _____

I/we, _____, hereby consent to the examination of copies of my tax returns and related financial documents, including but not limited to those listed below, by the Genoa Charter Township Assessor and/or her designated agent and by the members of the Genoa Charter Township:

- Federal Income Tax Returns
- Michigan Income Tax Returns
- Senior Citizens Homestead Property Tax Form
- General Homestead Property Tax Claim Form
- Statements from Social Security Administration

Furthermore, I consent to the discussion of the information contained in my tax returns and related financial documents at a duly convened public meeting of the Genoa Charter Township Board of Review. By signing this Waiver of Confidentiality, I understand and acknowledge that I am forever giving up any and all possible claims I may have relative to the disclosure of information contained in said tax returns and related financial documents, which claims may arise pursuant to Internal Revenue Code Section 6103, and/or any other Federal, State or local statute or regulation.

All information accompanying and contained in this application shall be considered public record. By submitting this application and all supporting documentation you hereby waive all rights and expectations of confidentiality. All Board of Review proceedings and documentation are subject to the provisions of the Michigan Open Meetings Act.

I have read this document in its entirety and sign this document of my own free will.

APPLICANT SIGNATURE _____ DATE _____

CLERK'S CERTIFICATE

The undersigned, being the duly qualified and acting Clerk of the Township, hereby certifies that (1) the foregoing is a true and complete copy of the February 15, 2021 minutes and resolution duly adopted by the Township Board at a meeting of the Genoa Charter Township Board, at which meeting a quorum was present and remained throughout; (2) the original thereof is on file in the records in my office; (3) the meeting was conducted, and public notice thereof was given, pursuant to and in full compliance with the Open Meetings Act (Act No. 267, Public Acts of Michigan, 1976, as amended); and (4) minutes of such meeting were kept and will be or have been made available as required thereby.



Paulette A. Skolarus, Genoa Charter Township Clerk

February 15, 2021

(Word/clerks certification)

Poverty Exemption 2021 Checklist

Below is a checklist of items needed for the local Board of Review to make an accurate decision about your Application for Poverty Exemption.

Note: Provide proofs for yourself, spouse, and all OTHERS that are living in the home.

- Completed application for Poverty Exemption.
- Completed Income for each owner/occupant in the home 18 years or older. This shall include any income generated by the owner or any household members who are operating a business from the home or the property of which an application is being submitted.
- Current 2020 State & Federal Income Tax Returns for each owner/occupant in the home 18 years or older, or Poverty Exemption affidavit, Form 4988.
- Most recent three (3) months of all bank statements and credit card statements for each owner/occupant in the home.
- Documentation for all income sources including, but not limited to credits, claims, Social Security Income, child support, alimony income, bridge cards, student loans, scholarships, grants, pension- I 099 statements, regular or periodic gifts, rental income and all other income sources.
- Copy of Driver's License or State issued I.D card (front & back) for all household members
- If applicable, a written explanation of why any person(s) in the home 18 or over are not contributing to the income and expenses of the property.
- If applicable, a written explanation of why ones expenses exceed their income, *excluding* property taxes.
- If applicable, most recent home mortgage, second mortgage, equity loan statements.
- Severe or unavoidable expenses.
- Unusual and excessive medical bills.

Application for MCL 211.7u Poverty Exemption

This form is issued under the authority of the General Property Tax Act, Public Act 206 of 1893, MCL 211.7u.

MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893, provides a property tax exemption for the principal residence of persons who, by reason of poverty, are unable to contribute toward the public charges. This application is to be used to apply for the exemption and must be filed with the Board of Review where the property is located. This application may be submitted to the city or township the property is located in each year on or after January 1.

To be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

PART 1: PERSONAL INFORMATION — Petitioner must list all required personal information.				
Petitioner's Name			Daytime Phone Number	
Age of Petitioner	Marital Status	Age of Spouse	Number of Legal Dependents	
Property Address of Principal Residence		City	State	ZIP Code
<input type="checkbox"/> Check if applied for Homestead Property Tax Credit		Amount of Homestead Property Tax Credit		
PART 2: REAL ESTATE INFORMATION				
List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the Board of Review meeting.				
Property Parcel Code Number		Name of Mortgage Company		
Unpaid Balance Owed on Principal Residence	Monthly Payment	Length of Time at this Residence		
Property Description				
PART 3: ADDITIONAL PROPERTY INFORMATION				
List information related to any other property owned by you or any member residing in the household.				
<input type="checkbox"/> Check if you own, or are buying, other property. If checked, complete the information below.			Amount of Income Earned from other Property	
1	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid
2	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid

PART 4: EMPLOYMENT INFORMATION — List your current employment information.					
Name of Employer					
Address of Employer		City	State	ZIP Code	
Contact Person		Employer Telephone Number			
PART 5: INCOME SOURCES					
List all income sources, including but not limited to: salaries, Social Security, rents, pensions, IRAs (individual retirement accounts), unemployment compensation, disability, government pensions, worker's compensation, dividends, claims and judgments from lawsuits, alimony, child support, friend or family contribution, reverse mortgage, or any other source of income, for all persons residing at the property.					
Source of Income			Monthly or Annual Income (indicate which)		
PART 6: CHECKING, SAVINGS AND INVESTMENT INFORMATION					
List any and all savings owned by all household members, including but not limited to: checking accounts, savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, or similar investments, for all persons residing at the property.					
Name of Financial Institution or Investments	Amount on Deposit	Current Interest Rate	Name on Account	Value of Investment	
PART 7: LIFE INSURANCE — List all policies held by all household members.					
Name of Insured	Amount of Policy	Monthly Payments	Policy Paid in Full	Name of Beneficiary	Relationship to Insured
PART 8: MOTOR VEHICLE INFORMATION					
All motor vehicles (including motorcycles, motor homes, camper trailers, etc.) held or owned by any person residing within the household must be listed.					
Make	Year	Monthly Payment	Balance Owed		

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PART 9: HOUSEHOLD OCCUPANTS — List all persons living in the household.

First and Last Name	Age	Relationship to Applicant	Place of Employment	\$ Contribution to Family Income

PART 10: PERSONAL DEBT — List all personal debt for all household members.

Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balance Owed

PART 11: MONTHLY EXPENSE INFORMATION

The amount of monthly expenses related to the principal residence for each category must be listed. Indicate N/A as necessary.

Heating	Electric	Water	Phone
Cable	Food	Clothing	Health Insurance
Garbage	Daycare	Car Expense (gas, repair, etc.)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	

NOTICE: Per MCL 211.7u(2)(b), federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns, filed in the immediately preceding year or in the current year must be submitted with this application. Federal and state income tax returns are not required for a person residing in the principal residence if that person was not required to file a federal or state income tax return in the tax year in which the exemption under this section is claimed or in the immediately preceding tax year.

PART 11: POLICY AND GUIDELINES ACKNOWLEDGMENT		
<p>The governing body of the local assessing unit shall determine and make available to the public the policy and guidelines used for the granting of exemptions under MCL 211.7u. In order to be eligible for the exemption, the applicant must meet the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services under its authority to revise the poverty line under 42 USC 9902, or alternative guidelines adopted by the governing body of the local assessing unit so long as the alternative guidelines do not provide income eligibility requirements less than the federal guidelines. The policy and guidelines must include, but are not limited to, the specific income and asset levels of the claimant and total household income and assets. The combined assets of all persons must not exceed the limits set forth in the guidelines adopted by the local assessing unit.</p>		
<p><input type="checkbox"/> The applicant has reviewed the applicable policy and guidelines adopted by the city or township, including the specific income and asset levels of the claimant and total household income and assets.</p>		
PART 12: CERTIFICATION		
<p>I hereby certify to the best of my knowledge that the information provided in this form is complete, accurate and I am eligible for the exemption from property taxes pursuant to Michigan Compiled Law, Section 211.7u.</p>		
Printed Name	Signature	Date

This application shall be filed after January 1, but before the day prior to the last day of the local unit's December Board of Review.

Decision of the March Board of Review may be appealed by petition to the Michigan Tax Tribunal by July 31 of the current year. A July or December Board of Review decision may be appealed to the Michigan Tax Tribunal by petition within 35 days of decision. A copy of the Board of Review decision must be included with the petition.

Michigan Tax Tribunal
 PO Box 30232
 Lansing MI 48909

Phone: 517-335-9760
 E-mail: taxtrib@michigan.gov

Genoa Charter Township Application for MCL 211.7u Poverty Exemption: Additional Information

Part 1: Personal Information	
Petitioner's E-mail Address: _____	
Are you currently Incarcerated? Yes ___ No ___	If yes, what is your anticipated release date? _____
Have you requested (or are currently) receiving other government assistance	Yes _____ No _____
If yes, please detail the monetary assistance received.	Amount _____ Type _____
If you have college aged children, are you contributing to their college costs?	Amount _____ Frequency (Monthly, Yearly ETC) _____
Are you or members of your household recently unemployed?	Yes ___ No _____
If yes, please indicate when first placed on unemployment	Month _____ Day _____ Year _____
How long is the unemployment assistance expected to last?	Weeks _____
Do you or any members of the household have any severe or unavoidable expenses?	Yes ___ No _____

Part 2: Real Estate Information	
Is any part of the property being leased or used for business purposes? Yes ___ No _____	
Purchase Date: _____	Purchase Price: _____
Was property purchased within the last 3 years? Yes ___ No _____	
If yes, attach documents used to qualify mortgage, or if no mortgage, explain why was money not set aside for taxes? _____ _____	
Do you own the property free and clear? Yes ___ No _____	
Are property taxes included in monthly mortgage payment? Yes _____ No _____	
Are property taxes current? Yes _____ No _____ If no, amount that is past due \$ _____	
Tax Year(s) Past Due: _____	
Season: Winter _____ Summer _____ Both _____	
Have any improvements, changes, or additions been made to the property in the last two (2) years? Yes _____ No _____	
Improvement(s) made: _____	
Cost: _____	

Part 3: Additional Property Information

List information related to any other property owned by you or any member residing in the household

1.)

Complete Property Address:

Name of Owner(s):

Assessed Value:

Date of Last Taxes Paid:

Amount of Last Taxes Paid:

2.)

Complete Property Address:

Name of Owner(s):

Assessed Value:

Date of Last Taxes Paid:

Amount of Last Taxes Paid:

Part 4: Additional Employment Information

Name of Employer:

Complete Address:

Contact Person:

Employer Phone Number:

Part 5 Income Sources

Source of Income

Amount of Income

Monthly or Annual (indicate which)

1.)

2.)

3.)

4.)

Part 6: Checking, Savings and Investment Information

Name of Financial Institution

Amount on Deposit

Current Interest Rate

Name(s) on Account

Value of Investment

1.)

2.)

3.)

4.)

Part 8: Motor Vehicle Information				
Make	Model	Year	Monthly Payment	Balanced Owed
1.)				
2.)				
3.)				
4.)				

Part 10: Personal Debt					
Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balanced Owed
1.)					
2.)					
3.)					
4.)					
5.)					

Part 11: Monthly Expense Information		
Other	Type	Amount
1.)		
2.)		