

# Schedule E/F

Creditor Who Have Unsecured  
Claims  
(Official Form 106E/F)  
by Ingrid Rodriguez & Michael G

**CREDITORS:** Are the people or organizations to whom you owe money.

**Claim:** Is a creditor's right to payment.

- When you file for bankruptcy, the court needs to know who all your creditors are and what types of claims they have against you.
- Use Schedule E/F: Creditors who have Unsecured Claims (Official Form 106 E/F) to identify everyone who has an unsecured claim against you when you file your bankruptcy petition, unless you have already listed them on Schedule D: Creditors Who Have Claims Secured by Your Property(Official Form 106D).

## Unsecured Claims. Report these on Schedule E/F: Creditors Who Have Unsecured Claims.

- ◉ If your debts are not paid, creditors with secured claims may be able to get paid from specific property in which that creditors has an interest, such as a mortgage or a lien.
- ◉ Creditors with unsecured claims do not have rights against specific property.
- ◉ You must list the claims of all your creditors in your schedules, even if the claims are contingent, unliquidated or disputed.

**Claims may be contingent, unliquidated, or disputed.**

**A claim is contingent** if you are not obligated to pay it unless a particular event occurs after you file for bankruptcy.

**A claim is unliquidated** if the claim is one for which there may be a definite liability but where the value has not been set.

**A claim is disputed** if you disagree about whether you owe the debt.

## **Do not leave out any unsecured creditors**

- List all unsecured creditors in each part of the form in alphabetical order as much as possible. Even if you plan to pay a creditor, you must list that creditor. Include the following.
- Your relatives or friends to whom you owe money;
- Your ex-spouse, if you are still obligated under a divorce decree or settlement agreement to pay joint debts;
- A credit card company, even if you intend to fully pay your credit card bill;
- A lender, even if the loan is cosigned;
- Anyone who has a loan or promissory note that you cosigned for someone else;
- Anyone who has sued or may sue you because of an accident, dispute, or similar event that has occurred; or
- Anyone who is trying to collect a debt from you such as a bill collector or attorney.

## Unsecured claims could be priority or nonpriority claims

- ⦿ **What are priority unsecured claims?** Are those debts that the Bankruptcy Code requires to be paid before most other unsecured claims are paid.
- ⦿ **Domestic support obligations;** as Domestic support to a spouse or former spouse, a child or the parent, legal guardian or responsible relative of a child past due alimony or child support.
- ⦿ **Taxes and certain other debts you owe the government;** if you owe certain federal, state or local government taxes, customs, duties, or penalties.
- ⦿ **Claims for death or personal injury that you caused while you were intoxicated.** These are claims for death or personal injury that resulted from your unlawfully operating a motor vehicle or vessel while you were unlawfully intoxicated from alcohol, drugs, or another substance.

**Deposits by individuals.** If you received money from someone for the purchase, lease, or rental of your property or the use of your services but you never delivered or performed.

- **Wages, salaries, and commissions.** If you owe wages, salaries, and commissions, including vacation, severance and sick leave pay and those amounts were earned within 180 days before you filed your bankruptcy petition or ceased business.
- **Contributions to employee benefit plans.** If you owe contributions to an employee benefit plan for services an employee rendered within 180 day before you file your bankruptcy petition, or within 180 days before your business ends.

**What are nonpriority unsecured claims?** Are those debts that generally will be paid after priority unsecured claims are paid. For example credit card bills, medical bills, and educational loans.

- **What if a claim has both priority and nonpriority amounts?**

List that claim in Part 2 and show both priority and nonpriority amounts. Do not list it again in Part 3. In Part 3, list all of the creditors you have not listed before. If you do not list a debt, it may not be discharged.

- **What is needed for statistical purpose?**

The court must collect information about some specific categories of unsecured claims.

- **Domestic support obligations**
- **Taxes and certain other debts you owe the government**
- **Claims for death or personal injury that you cause while you were intoxicated**
- **Student loans**
- **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**
- **Debts to pension or profit-sharing plans and other similar debts.**



# Official Form 106E/F

## Schedule E/F: Creditor Who Have Unsecured Claims

**Fill in this information to identify your case:**

Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: _____ District of _____			
Case number (If known) _____			

Case Identification  
Debtor 1 Full Name  
Debtor 2 Full Name  
Court Info  
Case Number

Check the Box  
If amended Filing

☐ Check if this is an amended filing

Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.  
☐ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

**Unsecured  
Claims**

**No Go to part 2**

**Yes answer part 1**

**Part 1 List all Priority Unsecured Claims State The Total  
amount of the Debt**

**If more than one number Creditor's  
follow the sequence 2.1, Information  
2.2, 2.3...**

**Name, Address, last  
4 digits of account#,  
Date of debt  
incurred**

Total claim	Priority amount	Nonpriority amount
\$ _____	\$ _____	\$ _____

**Check all the  
boxes that  
apply**

2.1

Priority Creditor's Name \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☐ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of PRIORITY unsecured claim:**

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☐ Other. Specify \_\_\_\_\_

# Part 2 List All Nonpriority Unsecured Claims

**Your Personal  
Information  
Case Number**

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

## Part 2: List All of Your NONPRIORITY Unsecured Claims

### 3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☐ Yes

**If Yes list all the  
Nonpriority  
Unsecured Claims**

### 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

If more than one  
Follow the sequence  
4.1, 4.2, 4.3, ....

**Creditor's  
Information  
Account Information**

4.1

Nonpriority Creditor's Name \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

Number \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No

☐ Yes

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify \_\_\_\_\_

**Total Claim  
Amount**

**Check all the boxes that apply**

# Part 3 List Other to Notified About a Debt That you Already Listed

## Personal Information & Case Number

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name

Number

Street

City

State

ZIP Code

Name

Number

Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Last 4 Digit  
Of account

Specify if is  
Part 1 or 2

Collection  
Agency  
Information

This Part is use if a collection agency needs to be notified of part 1 or 2

## Part 4 Add the Amounts for Each Type of Unsecured Claim

Debtor 1 First Name Middle Name Last Name Case number (if known)

Your Name  
Case Number

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claims  
from Part 1

- 6a. Domestic support obligations
- 6b. Taxes and certain other debts you owe the government
- 6c. Claims for death or personal injury while you were intoxicated
- 6d. Other. Add all other priority unsecured claims. Write that amount here.
- 6e. Total. Add lines 6a through 6d.

Total claim

6a. \$

6b. \$

6c. \$

6d. + \$

6e. \$

Add all the Debts by Type  
From Part 1

Total amount  
From Lines 6a through 6d

Total claims  
from Part 2

- 6f. Student loans
- 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- 6h. Debts to pension or profit-sharing plans, and other similar debts
- 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.
- 6j. Total. Add lines 6f through 6i.

Total claim

6f. \$

6g. \$

6h. \$

6i. + \$

6j. \$

Add all the Debts by Type  
From Part 2

Total amount  
From Lines 6f through 6j