

To be used with Question 28
FORM 28 / DEBTS: Defaults; Past Due; Revocations

Name _____
First Middle Last Suffix

Type of action: **Revocation** **Defaulted student loan**
 Defaulted other debt **Past due debt**
 Debt not discharged **Debt discharged in bankruptcy**

Type of debt: Charge Account Credit Card Real Estate (e.g. mortgage, tax lien, etc.)
 Student Loan Utility/Telephone Other _____

Full account number _____ Original amount of debt _____

Current balance _____ Date of last payment _____

Name and complete address of entity extending credit:

Name of entity _____
Address _____
City _____ *State* _____ *Zip* _____
Country _____
Telephone number _____
Name of retailer if different from above _____

Name and address of current creditor or collection agency if different from above:

Name _____
Address _____
City _____ *State* _____ *Zip* _____
Country _____ *Province* _____
Telephone number _____
Full account number _____

Current status of this debt

Provide a Detailed Explanation: On a separate page(s), provide a detailed explanation of the history of the debt containing a description of the factual events and actions which led to this debt, including any actions taken to collect and any defenses. The explanation should include your perspective of the circumstances, reasons, or situations that contributed to the debt disclosed. This includes any information or explanation which mitigates or lessens the severity of your actions or conduct and to illustrate rehabilitation.

Provide substantiating documentation to include copies of any repayment arrangements, including verification of current pay status or satisfaction. Duplicate this form as needed.

Detailed Explanation FORM 28: