

**Miller & Miller Attorneys at Law  
Chapter 128 Information Sheet**

Date: \_\_\_\_\_ Interviewed by Attorney: \_\_\_\_\_

Full Name: \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

County: \_\_\_\_\_

Phone Numbers Home: \_\_\_\_\_

Cell: \_\_\_\_\_ Email: \_\_\_\_\_

Name and Address of Employer: \_\_\_\_\_

\_\_\_\_\_  
(Please also provide employer for spouse): \_\_\_\_\_

Name and Phone Number of Nearest Relative Not Living With You:

\_\_\_\_\_

**\*\* Please be advised that your Chapter 128 payments will be made via payroll deduction \*\***

How often are you paid?  Weekly  Bi-weekly  Twice per month  Once per month

Make a Complete List of ORIGINAL Creditors & their Collection Agencies  
with the addresses to be included in Chapter 128. ACCOUNT NUMBERS ARE NEEDED!

Creditor	Address	Account No.	Amount	Original creditor- if applicable
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Please feel free to list more debts on an additional piece of paper.

## Chapter 128 Points to Remember

1. Chapter 128 proposes to pay debts of my choosing in full over three years (36 months). I will save money on interest and late fees which could have been charged by the creditor, but I will pay fees for my attorney, the trustee, and the court.
2. It is my responsibility to make sure payments are being made. Payment instructions will come from the 128 trustee. Even if payroll deductions are set up, I am responsible to make sure deductions are made and to make direct payments until the deductions begin.
3. If I fail to complete the term of my Chapter 128 plan by failing to make all required payments in a timely fashion, the Chapter 128 will be dismissed. If the Chapter 128 is dismissed, any interest, late penalties, or other fees that would have accrued but for the Chapter 128 may be added onto the account moving forward.
4. Some debts in a Chapter 128 may be sold during the plan. If I receive notice that a debt has been transferred to a collector, I must provide the notice to Miller & Miller Law, LLC, so that it can be sure to update your trustee of the same. This will ensure that the payments made by the trustee are received by the appropriate party.
5. I am aware that my credit may not improve immediately during a Chapter 128. Although I am repaying the debts back to the creditors, creditors will not receive their first payments until 90-120 days after the case is filed. That means that I am technically in default under the terms of the agreement and will likely remain in default through the entire Chapter 128.
6. Creditors can continue to write to me during the Chapter 128. Although a Chapter 128 does provide some protections for me from collection activity, the protections afforded are not absolute. I can ask that the creditors contact Miller & Miller Law, LLC, rather than me, but I cannot always force them to stop contacting me.
7. Although a Chapter 128 will stop a garnishment, it can take two to four weeks to do so. To stop the garnishment, the judge needs to sign an order enjoining the creditors from garnishing me. I understand I cannot force the judge to sign the order and each judge moves at his or her own speed.
8. I understand I can be sued during a Chapter 128, but no garnishment is allowed. This suit can remain as a judgment on my record. If there is a judgment, I will need to reach out directly to the creditor to request they provide me with a "Satisfaction of Judgment" for filing with the circuit court after the Chapter 128 is completed. This is not something Miller & Miller Law, LLC can provide for me with as the proof of payment needs to come from the creditor directly.

By signing below, I acknowledge receipt of the information as listed above. I further acknowledge that I have read and understand this document in its entirety.

\_\_\_\_\_  
Client

\_\_\_\_\_  
Client

Date: \_\_\_\_\_

Date: \_\_\_\_\_