

*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:**