

BANKRUPTCY CODE SECTION 527(a) NOTICE

Section 527(a)(2) of the Bankruptcy Code requires that any debt relief agency (including an attorney) providing bankruptcy assistance provide you with written notice of the following. Please read each one carefully. If you do not understand one, ask for an explanation.

- (1) You must provide complete, accurate, and truthful information in your bankruptcy petition and thereafter during your bankruptcy case.
- (2) You must completely and accurately disclose all assets and all liabilities in the documents filed to commence your bankruptcy case.
- (3) Whenever the documents filed to commence the bankruptcy case list property securing a debt (for example, an auto loan or a mortgage), you must make a reasonable inquiry to establish the replacement value of each asset securing such debt.
- (4) You must make reasonable inquiry before stating current monthly income, the amounts specified in the means test for chapter 7 case, and disposable income for a chapter 13 case. These requirements are set forth in 11 U.S.C. § 707(b)(2).
- (5) Information that you provide during your bankruptcy case may be audited. Failure to provide information in connection with such audit may result in dismissal of the bankruptcy case or other sanction, including a criminal sanction.

IF YOU UNDERSTAND EACH OF THE ABOVE ITEMS, THEN SIGN AND DATE THIS FORM. THE ATTORNEY WILL PROVIDE YOU WITH A COPY OF THIS FORM AND WILL KEEP THE SIGNED ORIGINAL.

Date

Signature

Printed Name

Date

Signature

Printed Name

BANKRUPTCY CODE SECTION 527(b) NOTICE

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

THE ATTORNEY WILL PROVIDE YOU WITH A COPY OF THIS FORM AND WILL KEEP THE SIGNED ORIGINAL.

Date

Signature

Printed Name

Date

Signature

Printed Name