

11 U.S.C. 342 (b)(2) NOTICE with
11 U.S.C. 527 (a)(1) Supplement

1. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment, or both.
2. All information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.
3. All information that the assisted person is required to provide with a petition and thereafter during a case in bankruptcy is required to be complete, accurate and truthful.
4. All assets and all liabilities are required to be completely and accurately disclosed in the document filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
5. Current monthly income, the amounts specified in section 707(b) (2) and, in a case under Chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2) are required to be stated after reasonable inquiry.
6. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

Acknowledgment of Receipt of
of this notice on _____ (date)

X _____
print name _____

X _____
print name _____

11 U.S.C. 527(b) Notice Advising Assisted Person(s)

Under a new law effective Oct 16, 2005, most individuals filing bankruptcy are called assisted persons and attorneys and petition preparers who assist them are called debt relief agencies.

IMPORTANT FORMATION ABOUT BANKRUPTCY SERVICES FROM AN ATTORNEY

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 (petition preparers are forbidden from giving you any legal advice). **THE LAW REQUIRES AN ATTORNEY TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY 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 evaluated 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 forms of relief is most likely to be beneficial to 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 the 3 to 5 years, you may also want help with preparing you 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 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.

11 USC 528 provides that the attorney and client shall execute a written contract providing fees, terms of payment and services to be performed within 5 days of today.

Acknowledgment of Receipt of the above information this __ day of ____ 20

X _____

X _____

Print name _____

Print name _____