

**NOTICE MANDATED BY SECTION 342(b)(2) OF THE BANKRUPTCY CODE**

**FRAUD & CONCEALMENT**

If you decide to file for bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the United States Bankruptcy Court on forms or documents that you will be required to sign and declare as true under the pains and penalties of perjury;
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection case shall be subject to fine, imprisonment, or both; and
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

**DISCLOSURE REGARDING INFORMATION DISCLOSED FOR  
BANKRUPTCY ASSISTANCE**

You will be requested to provide information to counsel in order to advise whether to file bankruptcy and what type of bankruptcy to file if bankruptcy is recommended. You will be requested to provide information for the filing of the bankruptcy itself. With respect to this information and documents filed with the bankruptcy petition we are required to notify you of the following:

1. All information that you are required to provide with the bankruptcy petition and thereafter during the bankruptcy case is required to be truthful, complete and accurate;
2. All assets and liabilities are required to be completely and accurately disclosed in the documents filed to commence the bankruptcy 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 stated value;
3. Current monthly income, the amounts specified in Section 707(b)(2) of the bankruptcy code and in a case under Chapter 13, disposable income (determined in accordance with section 707(b)92) of the bankruptcy code) are required to be stated after reasonable inquiry; and
4. 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 or other sanction including a criminal sanction.

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Debtor (*print and sign*)

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Debtor (*print and sign*)