

Please carefully review and make sure you understand the attached disclosures; then , sign and return all disclosures in the enclosed pre-addressed envelope.

§527(a) and 527(c) Disclosure

I understand the following:

(1). All information that I am required to provide with a petition and thereafter during a case under this title must be ***complete, accurate and truthful.***

(2). All of my things (including my bank accounts and rights I have to sue other people), whether I possess them or not, and all of my bills must be completely and accurately disclosed in the documents filed to commence the case, and I must disclose the replacement value of each thing in the documents I file after I have made a reasonable inquiry to establish find out how much it is worth.

(3). My current monthly income and my actual living expenses must be fully and accurately stated and not just guesses. Your income includes all income from any source, not just your job. Your spouse also must disclose all of his/her income even if it is not a joint case.

(4). I understand that information I provide during my case may be audited (checked out by a court official), and that failure to provide information may result in dismissal of the case under this title or other sanctions, including criminal sanctions.

(5) When you value assets you must use the value of an item in similar condition and age, purchased from a retail seller of such an item.

(6) An evaluation must be made to determine your eligibility for relief by checking your income of a six month period prior to filing. This is called a “means” test. This test determines whether you must file one type or relief or the other, and if you file a payment plan (chapter 13 case) how long it must extend.

(7) Your must list all your creditors and send them notices based on the best address for correspondence. If you received a notice giving you a correspondence address we must use that address.

(8) Under Georgia law you may be allowed to claim exemptions in the equity you have in your things. If you have lived in Georgia for the last two years you would be eligible. If you have lived anywhere else in the recent past we need to know about where you resided.

I acknowledge that my attorney has fully explained these obligations to me.

Client

Date

Client

Date