

DEBT RELIEF AGENCY
DISCLOSURE PURSUANT TO 11 U.S.C. §527(A)

Keenan Law Offices, PC is a “debt relief agency.” A debt relief agency is “any person who provides any bankruptcy assistance to an assisted person in return for the payment of money or other valuable consideration ...” 11 U.S.C. § 101(12). The undersigned have agreed to retain Keenan Law Offices, PC for representation in connection with a bankruptcy case. This document is part of the contract and is incorporated into the contract by reference. The undersigned understand and acknowledge the following:

1. The undersigned received a copy of a written contract detailing the fees charged for representation in bankruptcy, the services included in the fee, and a notice of the undersigned’s rights and obligations.
2. **The undersigned must provide information detailed in the checklist provided in the client folder and that such information must be complete, true and accurate.**
3. The undersigned must disclose all property, whether in possession of the undersigned or not, all assets, and all liabilities (debts).
4. The undersigned must disclose the replacement value of each asset, including secured assets. An asset is secured to the extent that a creditor has an interest in the asset. The secured value of the asset is based on the replacement value of the asset.
5. The undersigned must fully and accurately disclose the current household monthly income after a reasonable inquiry, as well as actual living expenses, and, in a Chapter 13 case, all disposable income. Disposable income is the current monthly income of the debtor(s) less allowable expenses.
6. All information provided during the bankruptcy case may be subject to audit. Failure to provide such information may result in dismissal of the case or other sanction, including criminal sanctions.

Client

Date

Client

Date

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

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.

Client

Date

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