

§527(a) Disclosure

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

In the event I file a bankruptcy case and retain Capstone Law, LLC to represent me in connection with that bankruptcy case, 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 <u>complete</u>, <u>accurate</u> and <u>truthful</u>.
- 2. All of my property, whether I possess it or not, and all of my assets and all of my liabilities must be completely and accurately disclosed in the documents filed to commence the case, and I must disclose the replacement value of each asset as defined in §506 of the Bankruptcy Code in the documents I file where requested after I have made a reasonable inquiry to establish such value.
- 3. My current monthly income, my actual living expenses (the amounts specified in §707(b)(2)), and, in a case under Chapter 13 of this title, all of my disposable income (which will be determined in accordance with §707(b)(2)) must be fully accurately stated after I have made reasonable inquiry.
- 4. I understand that information I provide during my 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 criminal sanctions.