

**11 U.S.C. §§ 527(a)(2) AND 527 (b) DISCLOSURES
AND RETAINER AGREEMENT FOR LEGAL SERVICES**

11 U.S.C. §§ 527(a)(2) DISCLOSURES

Under 11 U.S.C. § 517(a)(2), a debt relief agency is required to provide the following written notice to assisted persons filing bankruptcy. You must read and understand the following disclosure and sign where indicated.

You, as an assisted person filing bankruptcy, shall know and understand that:

- A. All information that you are required to provide with a petition and thereafter during a case under this title is required to be complete, accurate and truthful;
- B. All assets and all liabilities are required to be completely and accurately disclosed in the documents 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;
- C. 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; and
- D. 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 criminal sanction.