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I: IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

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.

II: DISCLOSURES

The bankruptcy code requires that:

A. ALL INFORMATION THAT YOU PROVIDE WITH THE PETITION AND THEREAFTER DURING YOUR CASE 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;

C. EACH ASSET MUST BE VALUED AT ITS REPLACEMENT VALUE. REPLACEMENT VALUE MEANS THE PRICE A RETAIL MERCHANT WOULD CHARGE FOR PROPERTY OF THAT KIND CONSIDERING THE AGE AND CONDITIONS OF THE PROPERTY AT THE TIME THE VALUE IS DETERMINED.

D. DISCLOSURE OF YOUR CURRENT MONTHLY INCOME SHOULD BE BASED ON YOUR LAST SIX MONTHS OF WAGE STATEMENTS OR OTHER MEANS AFTER REASONABLE INQUIRY.

E. ANY INFORMATION THAT YOU PROVIDE DURING YOUR CASE MAY BE AUDITED AND THAT FAILURE TO PROVIDE THE INFORMATION MAY RESULT IN DISMISSAL OF YOUR CASE OR OTHER SANCTION, INCLUDING A CRIMINAL SANCTION.

III: PERSONAL FINANCIAL MANAGEMENT COURSE

Before you can receive your discharge, you are required to complete a personal financial management course. You cannot take the personal financial management course until after you file. We suggest that after you receive notice that your bankruptcy has been filed, and you have the case number, that you contact a personal financial management organization that we will provide to take the required course.

Remember we are here to help you. If you have any questions, please call or make an appointment.

The undersigned hereby acknowledge that I/we have read the above, have received a copy hereof, and fully understand it.

DATED: _____

Print name

Sign name

Print name

Sign name