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IMPORTANT NOTICE

I MUST **IMMEDIATELY** ADVISE **ROBERT PETERS, ESQUIRE** IN WRITING OF ANY NEW TELEPHONE NUMBER OR ADDRESS FOR HOME AND WORK.

I understand that I am filing for protection from my creditors under the United States Bankruptcy Code and that it may be reflected on my credit report for up to 10 years.

I have been advised that many types of debt cannot be discharged in a Chapter 7 case. Some of the debts which cannot be discharged are:

1. Taxes due within three years from the date of filing.
2. Taxes for any year in which they were owed but for which I have not filed a tax return.
3. Debts arising from the operation of a motor vehicle while intoxicated.
4. Educational loans.
5. Debts such as alimony, child support, fraud, false pretenses, conversion of property, intentional torts, and debts arising from criminal activity.

I understand that if I have a cosigned debt, Chapter 7 only relieves me of my liability to the creditor and does not affect the liability of my cosigner.

I have also been advised that I may lose all of my property in a Chapter 7 case except exempt property.

I understand that if I have ever had a house or land foreclosed upon that I must advise the law firm of that fact **immediately**.

I have been told that if I own a home or any other real estate and I am reaffirming the debt, I should employ an independent title company to do a search to make certain that no judgments have been placed against my home without my knowledge.

If I bank with any Bank or Credit Union where I also owe a debt, I understand that I must immediately withdraw my money and close the account. If I fail to do this, the Bank or Credit Union may close my account, freeze my account or send all of the money on the account to the Bankruptcy Trustee and I may not get any of my money back.

I understand that filing Chapter 7 Bankruptcy only relieves me of my **personal liability** on my debts and does not affect liens against my property.

If I have had a judgment against me and do not advise Attorney Peters or his Associates of this fact, then that debt may survive my bankruptcy case and become a lien against any property I own or may later acquire. Additionally, I understand that that if I have a judicial lien against me it can attach to any property I acquire within seven years of the lien date.
