

THE LAW OFFICE OF JOSEPH M. CHARTER , P.C.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR OR ASSISTED PERSON PURSUANT TO 11U.S.C. §527(a)(2)

(This is the notice referred to in Paragraph 3a of the Consultation Agreement. The Law Office of Joseph M. Charter, P.C. provides this notice in compliance with the United States Bankruptcy Code, which requires this notice be provided to individuals contemplating filing for bankruptcy relief. The word-for-word content of this notice is mandated by law. In some cases, the information below may differ from legal advice we would provide. We make no representations as to the quality, accuracy, reliability, or completeness of the information provided below, and disclaim and deny any liability for your reliance on the following.)

You are notified:

All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.

All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.

The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).

Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.