

ATTORNEY'S DISCLOSURE UNDER THE DEBT RELIEF AGENCY ACT

Welcome to the Law Office of Mark A. Bandy, PC. You are meeting with an attorney licensed to practice in the State of Georgia. Under the New Bankruptcy our law firm is considered to be a Debt Relief Agency. As such, we help people file for bankruptcy relief under the Bankruptcy Code.

As part of our Free Initial Consultation, we need to be certain that you are aware of certain rights and responsibilities under the new law. Please initial the individual paragraphs on this checklist to acknowledge your receipt of the following information, disclosures, and notices:

- _____ 1. I (We) have received a hard copy of the bankruptcy legal notices which are also located on the firm website: www.markbandylaw.com and the attorney has explained to me a brief description of Chapter 7, 11, 12, and 13 of the Bankruptcy Code and the general purpose, benefits, and costs of proceeding under each of those chapters.
- _____ 2. I (We) have been given a brief description of services available from credit counseling agencies and a list of agencies approved for credit counseling. I understand that before I can file a bankruptcy petition, I must complete credit counseling (at my additional expense) from an approved credit counselor.
- _____ 3. I (We) understand that if I file a bankruptcy petition before my debts can be discharged, I must take and complete an approved debtor education course (at my additional expense).
- _____ 4. I (We) have had called to my attention during the Free Initial Consultation the following specific provisions of the Bankruptcy Code:
 - (A) a person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment, or both; and
 - (B) all information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.
- _____ 5. I (We) have received a copy of the Law Office of Mark A. Bandy, PC Bankruptcy Engagement Letter detailing my contractual relationship with the law firm should I retain them to help me with bankruptcy. I have reviewed this Retainer Agreement with the attorney. If I retain the Law Office of Mark A. Bandy, PC, I understand that I will receive a complete copy of the fully executed and completed contract.

_____ 6. I (We) have received a copy of the Bankruptcy Information Disclosure REQUIRED UNDER SECTION 527(b) OF THE BANKRUPTCY CODE in a separate sheet from the Law Office of Mark A. Bandy PC and I agree to read it.

_____ 7. I (We) herewith acknowledge receipt of the following written Section 527(a)(2) notice from my attorney. I agree to read this notice and to comply with these legal requirements, which essentially mean that I will be truthful and make a full, accurate and complete disclosure of all my financial matters.

- (A) all information that the assisted person is 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 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 this case may be audited pursuant to this title, and failure to provide such information may result in dismissal of the case under this title, or other sanction, including a criminal sanction.

Dated: _____

**I (WE) ACKNOWLEDGE RECEIPT OF A
TWO PAGE COPY OF THIS CHECKLIST**

Intake Attorney:

Prospective Client(s):

Mark A. Bandy
Bar No 035974

