



## DISCLOSURE CERTIFICATE

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire. \_\_\_\_\_(initial)

I acknowledge that Hait & Kuhn relies on the information provided by me in order to assist and advise me, and that it is my responsibility to provide my attorneys with a full, complete and accurate financial disclosure. \_\_\_\_\_(initial)

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by Hait & Kuhn as a result of an omission on my questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor. \_\_\_\_\_(initial)

I understand that I may not qualify for a Chapter 7 and the Trustee makes the ultimate decision. \_\_\_\_\_(initial)

I understand that I must pay my homeowner's association dues and fees after my petition is filed, regardless if I am keeping or surrendering my home. \_\_\_\_\_(initial)

I understand that a Chapter 13 case may be converted to a Chapter 7. \_\_\_\_\_(initial)

I understand that Hait & Kuhn cannot guarantee that I will receive a discharge. \_\_\_\_\_(initial)

I understand that if my income increases or decreases, I must notify Hait & Kuhn if I am in a Chapter 13 case \_\_\_\_\_(initial)

I understand that if I am in Chapter 13 case, I must send yearly copies of my tax returns to the Trustee. \_\_\_\_\_(initial)

I understand that if I am in a Chapter 13 case, I cannot keep my tax refund and must contact a member of Hait & Kuhn for direction. \_\_\_\_\_(initial)

I understand that if I am in a Chapter 13 case, I must make a payment to the Trustee every 30 days until my case is concluded.

All of my questions regarding the questionnaire and Hait & Kuhn's role in representing me have been answered to my satisfaction. \_\_\_\_\_(initial)

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_