



## **ATTENTION DEBTORS WITHOUT AN ATTORNEY**

**SOME DEBTORS HAVE BEEN VICTIMIZED** by unscrupulous practices on the part of those who assisted them in preparing their bankruptcy petitions. Sometimes these fraudulent petition preparers claim to be affiliated with religious groups, non-profit or charitable organizations, or even the government. Occasionally they represent themselves to be attorneys or affiliated with attorneys. Once they gain their victim's trust, they may demand an excessively large sum of money to file a bankruptcy case. In many instances they direct victims to pay mortgage or rent payments over to them and then fail to pay the money to the creditors. Some victims have even been persuaded to transfer ownership of their homes, only to find themselves evicted shortly thereafter. Alternatively, a debtor may inadvertently be drawn into a fraudulent scheme where their schedules are falsified to include property that does not belong to the debtor.

**FEDERAL LAW REQUIRES** all non-lawyers who assist debtors in the preparation of bankruptcy petitions to: (1) sign the bankruptcy documents; (2) provide their names, addresses, and social security numbers; (3) have debtors review all documents before they are signed; and (4) disclose any fees they have been paid or are still owed.

**FEDERAL LAW PROHIBITS** petition preparers from (1) providing legal advice; (2) signing their client's names on documents; (3) collecting or receiving Court filing fees; and (4) using the word Alegal@ in their advertisements.

**PETITION PREPARERS WHO VIOLATE THIS LAW MAY BE SUBJECT TO FINES, PENALTIES, AND EVEN PAYMENT OF DAMAGES TO THE DEBTOR OF \$2,000 OR MORE. ALSO, IF THE PETITION PREPARER CHARGED MORE THAN THE VALUE OF THE SERVICES RENDERED, THE COURT MAY ORDER SOME OF THE MONEY REFUNDED.**

**ATTACHED IS A STATEMENT FOR YOU TO COMPLETE AND SIGN BEFORE YOU MEET WITH YOUR CASE TRUSTEE. PLEASE MAKE CERTAIN THAT YOUR ANSWERS ARE AS COMPLETE AND ACCURATE AS POSSIBLE. YOUR ANSWERS WILL ASSIST THE CASE TRUSTEE AND THE UNITED STATES TRUSTEE IN PROTECTING YOUR RIGHTS AS A DEBTOR.**



## QUESTIONNAIRE FOR DEBTORS WITHOUT AN ATTORNEY

Debtor's Name:	Case No.:
Debtor's Current Address:	
Debtor's Telephone No.:	Debtor's Email:
Name of Case Trustee:	Date of Section 341(a) Meeting:

1. Did anyone help you in preparing your bankruptcy documents?  **YES**  **NO**  
(if your answer is "**NO**", please skip the rest of the questions and sign and date this document at the bottom).
  
2. Information regarding person who helped you:  
  
Name: \_\_\_\_\_ Telephone No.: \_\_\_\_\_  
  
Address: \_\_\_\_\_  
  
Website Address: \_\_\_\_\_ Email Address: \_\_\_\_\_
  
3. Did you pay anyone to help you prepare your bankruptcy documents?  **YES**  **NO**
  
4. **TOTAL** Amount paid: \_\_\_\_\_ Date of Payment: \_\_\_\_\_
  
5. Did the amount you paid include the Court filing fee?  **YES**  **NO**
  
6. Did the person who helped you explain the difference between Chapter 7, Chapter 13 and Chapter 11?  
 **YES**  **NO**
  
7. Did anyone tell you to say you had no assistance in preparing your documents?  **YES**  **NO**
  
8. Do you have complaints about the services you received and/or the fee you were charged by the person(s) who helped you with your case? If your answer to this question is that you "**do**" have complaints, please list your complaints here: \_\_\_\_\_
  
9.  **I was** /  **was not** given a copy of the petition and schedules before they were filed with the court.
  
10.  **I did** /  **did not** sign my own name on the petition and schedules.
  
11.  **I was** /  **was not** directed to make my mortgage/rent payments to someone other than my mortgage company/landlord.
  
12.  **I was** /  **was not** directed to transfer title of my home. The person I transferred the title to is:  
\_\_\_\_\_
  
13.  **I was** /  **was not** directed to put false information on my bankruptcy documents. The false information is:  
\_\_\_\_\_
  
14. **YOUR RIGHTS:** Federal law generally prohibits a petition preparer from collecting from you any fees after your case is filed. If a petition preparer attempts to collect any additional fees from you in connection with your bankruptcy case, you are not obligated to pay those fees and you should report any such collection efforts to the United States Trustee's Office by calling 301-344-6216.

**I HEREBY DECLARE UNDER THE PENALTY OF PERJURY**, that the information I have provided above is true, accurate, and complete and that I understand my rights set forth in paragraph 14 above.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_