

WARNING

IF YOU ARE CONSIDERING FILING FOR BANKRUPTCY

YOU MAY HAVE PROBLEMS AND SHOULD CONSULT AN ATTORNEY IF ANY OF THE FOLLOWING APPLY TO YOU:

You have tax **debts, student loans, or liens** on your property.

You own property with **equity**.

You own your own **business**.

You are involved in a **profit-sharing arrangement**.

You have an **asset** you do not wish to lose.

You have a **pension plan**.

You want to avoid having your **financial accounts frozen**.

You want to avoid having your **wages garnished**.

You have ever used another **name or social security number**.

You have previously filed for **bankruptcy**.

You want to avoid an **eviction or foreclosure**.

You have questions about what debts will be **discharged**.

You are filing a **Chapter 13** bankruptcy.

**Non-attorney bankruptcy petition preparers
SHOULD NOT give legal advice and **MAY NOT** tell
you how to address any of the above situations.**

Filing a bankruptcy incorrectly can harm you. Make sure that you are familiar with the process, and well-informed of the consequences of your decision to file. Remember, if you are not represented by an attorney, **no one** may appear on your behalf at any bankruptcy hearing.