



U.S. Department of Justice

*Office of the United States Trustee
District of Maryland
Baltimore Division*

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 victims' 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 clients' 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 ' 341(a) Meeting:

1. Did anyone help you in preparing your bankruptcy documents? [circle **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: _____

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 fees (*Chapter 7 filing fee is \$306*) ? **YES / NO**

6. Did the person who helped you explain the difference between Chapter 7 and Chapter 13?
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. **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 (at 410-962-4300) for review of the matter.

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 9 above.

SIGNATURE: _____ DATE: _____