

NOTICE

FOR YOUR PROTECTION DO NOT INCUR NEW DEBT OR USE ANY CREDIT CARD EFFECTIVE IMMEDIATELY.

If you decide to file any type of case under the United States Bankruptcy Code, you should not incur any more debt unless that new debt is paid before the filing of your case or is for a proper purpose.

Incurring new debt, after making the decision to pursue debt relief, is possibly a fraud on your creditors and it could lead to a determination that you must repay the creditor, or that your discharge may be denied.

As federally designated Debt Relief Agents, the attorneys in this office are prohibited by Federal Law to recommend to consumer debtors that they incur new debts in contemplation of filing bankruptcy, with very few exceptions. We can explain the effect of incurring any specific type of debt and can advise you of the effect of incurring new debts on your bankruptcy case. On very few and limited circumstances, we can recommend you incur debt even if you are going to file for Bankruptcy relief.

By signing below, you acknowledge that you have read this notice and that no one from this office has recommended that you incur new debt, except as set forth below in the space provided.

_____ Date _____

_____ Date _____