

CONSENT AND AGREEMENT FOR PERSONAL SUMMARY REPORTS
PUBLIC RECORDS

RETURN (MAIL, FAX / EMAIL AS WELL, **BUT WE NEED ORIGINALS**) SIGNED ORIGINALS TO:

LAW OFFICES OF ALEXANDER GORDON (“ATTORNEY”)
8615 COMMERCE DRIVE, #1
EASTON, MD 21601-7421
Telephone 410-822-3702

Together with cash, a certified check or money order for the costs of this information if you are not able to provide it: \$85.00.

Name: _____ SS# _____ - _____ - _____

Spouse’s Name (if joint) _____ SS# _____ - _____ - _____

Address: _____

City: _____ State _____ Zip _____

This writing constitutes my written instructions to obtain and compile any information pertaining to previous addresses, judgment information, any previous bankruptcy and lien searches and any information provided by LexisNexis, Credit Reporting Companies, and the Internal Revenue Service Tax Transcripts for four years.

The consumer(s) agree that the purpose and obligation of this transaction is to provide any asset/liability/public record search, which will enable our office to complete any necessary paperwork related to your file.

I acknowledge the receipt of this list and the following disclosures set forth in the “Debtor’s Acknowledgment” found in the Bankruptcy Information Booklet:

- 1. BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code) PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY**
- 2. BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code) NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE FILING BANKRUPTCY**
- 3. BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code) FRAUD & CONCEALMENT PROHIBITED**
- 4. BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code) IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES**

The undersigned consents to Attorney obtaining tax transcripts (form 4506-T) and credit reports.

Date: _____ Signature _____

Date: _____ Signature _____

BAPCPA REQUIRED NOTICE NO. 1 (§ 342(b)(1) and 527(a)(1) of the Bankruptcy Code) PURPOSES, BENEFITS AND COSTS OF BANKRUPTCY

When a person is discharged in bankruptcy, he or she is relieved from liability for most debts incurred before the bankruptcy was filed and protected from future collection of those debts. The purpose of bankruptcy is to give you a "fresh start," and the bankruptcy code is interpreted by the Courts to give effect to these words.

Types of Bankruptcy

The Bankruptcy Code is divided into chapters. The chapters that usually apply to consumers are Chapter 7, where most or all of your debt is wiped out, and Chapter 13, which involves a repayment plan.

In most cases, once you file your case, the "Automatic Stay" immediately goes into effect. The Automatic Stay means that a bankruptcy filing automatically stops, or stays, and brings to a halt most lawsuits, repossessions, foreclosures, evictions, garnishments, attachments, utility shut-offs, and debt collection harassment. Generally, creditors cannot take any further action against you or your property without permission from the Bankruptcy Court.

Chapter 7. Chapter 7 is designed for people who are having financial difficulties and are not able to re-pay their debts.

Under the changes to the Bankruptcy Code that took effect October 17, 2005, you can usually qualify for a Chapter 7 if your average gross monthly income for the last six months is below your state's Median Income, your gross income less certain expenses is below your state's Median Income, or you can show "special circumstances" that would allow you to qualify for Chapter 7. The filing fee for a Chapter 7 is \$274.00.

Under Chapter 7, you can usually exempt, or keep, most or all of your assets under Maryland law, or, if you have not lived in Maryland for the past two years, under the state's exemption law that applies to your case. Most retirement accounts and pensions are also exempt. Secured property, normally your car and house, may not have any net equity, in which case you can keep it as well. The Trustee liquidates most non-exempt property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

Once your Chapter 7 case is over, you receive a Discharge. The discharge prevents your creditors from taking any steps to try to collect their unsecured debt. They cannot call you, write you, sue you, or take any steps that could be considered an attempt to collect its debt. If you want to keep property that has a lien on it, you must keep your payments current, and may be required to reaffirm your debt. Some debts can not be discharged. Typical examples are child support, alimony, and other domestic support obligations, some taxes, student loans, criminal restitution, and debts for death or personal injury caused by operating vehicles while intoxicated with alcohol or drugs.

Chapter 13. Chapter 13 is a valuable tool that lets you catch up overdue mortgage or car payments, taxes and domestic support obligations. It also applies where you have the ability to repay some or all of your debts over time. You must have less than \$307,675 in unsecured debt (such as credit

cards and doctor's bills) and less than \$922,975 in secured debt (such as mortgages and car loans) to qualify for Chapter 13. The filing fee for a Chapter 13 is \$189.00.

Under Chapter 13, you keep all of your property, both exempt and non-exempt, as long as you resume making your regular payments on secured debt and keep current under the repayment plan that you propose. A repayment plan can last for up to five years. After finishing your payments, most of your unsecured debts are discharged. Creditors, the U.S. Trustee, and the Court all have standing to object to confirmation of your plan and the opportunity to be heard in court.

Chapter 11. Chapter 11 is designed primarily for business reorganization, but is also available to consumer debtors. Its provisions are quite complex. In the vast majority of cases, Chapter 11 is unnecessary and too expensive for most consumer debtors. The filing fee for Chapter 11 is \$1,039.00.

Chapter 12. Chapter 12 lets family farmers repay their debts over a period of time, and is in many ways similar to a Chapter 13. The filing fee for a Chapter 12 is \$239.00.

Credit Counseling. Reputable credit counselors can advise you on managing your money and your debts. They may also be able to develop a plan to repay your debts. Unfortunately, many credit counselors are not reputable and charge high fees and contributions that will cause you to fall deeper into debt and damage your credit rating. Furthermore, many misrepresent their non-profit status and/or their affiliations with religious or charitable organizations, and are little more than collection agents for the credit card companies.

Under the changes to the Bankruptcy Code which be effective October 17, 2005, you are required to take two short credit counseling courses, one before you file bankruptcy, and one after you have filed. We will refer you to a reputable credit counselor who has been approved by the United States Trustee for these courses.

BAPCPA REQUIRED NOTICE NO. 2 (§ 527(a)(2) of the Bankruptcy Code)
NOTICE OF MANDATORY DISCLOSURE TO CONSUMERS WHO CONTEMPLATE
FILING BANKRUPTCY

1. All information that the assisted person is required to provide with a petition thereafter during a case under this title is required to be complete, accurate and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in section 707(b)(2) and, in a case under chapter 13 of this title, disposable income (determined in accordance with section 707(b)(2)), are required to be stated after reasonable inquiry; and
4. Information that an assisted person provides during their case may be audited pursuant to this title, and that failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

BAPCPA REQUIRED NOTICE NO. 3 (§ 342(b)(2) of the Bankruptcy Code)
FRAUD & CONCEALMENT PROHIBITED

If you decide to file bankruptcy, it is important that you understand the following:

1. Some or all of the information you provide in connection with your bankruptcy will be filed with the bankruptcy court on forms or documents that you will be required to sign and declare as true under penalty of perjury.
2. A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a bankruptcy case shall be subject to fine, imprisonment, or both.
3. All information you provide in connection with your bankruptcy case is subject to examination by the Attorney General.

BAPCPA REQUIRED NOTICE NO. 4 (§ 527(b) of the Bankruptcy Code)
IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine. An attorney can help guide you through this intricate process, making it easier and less stressful for you.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you will be questioned by a court official called a "trustee" and, much more rarely, by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts. It may not be in your best interest to reaffirm a debt.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which, if held, will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief. However, please be advised that in most cases, you will only be concerned with chapter 7 and chapter 13. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Fax to:
Email to:

Fax from: 410-822-9356

Email from: gordonlaw@goeaston.net

INSTRUCTIONS FOR APPOINTMENT WITH ATTORNEY ALEXANDER GORDON

1. If you own any real estate, obtain a FREE market analysis by a real estate broker in your area written on broker's letterhead with three (3) comparable recent sales. Copy of all Deeds, Mortgages, Deeds of Trusts, or Security Agreements.
2. Payoffs for all secured debts (cars, boats, trailers, homes, etc.)
2. List of all debts, account numbers, amount owed.
3. Copies of titles to all vehicles.
4. Pay stub or other income verification for the past six (6) months.
5. Digital pictures of all assets. (You can purchase a disposable camera and Walmart or any other developing service will put the images on a cd for you)
6. If married and not separated, spouses income for six (6) months.
7. Cash, certified check or money order for cost of appointment with Mr. Gordon: \$125.00.
8. Copy of Driver's License(s) & Social Security Card(s).
9. Credit Counseling Certificate. Contact Green Path: <http://www.greenpathbk.com>

Call Jason or anyone at Greenpath: 1-866-332-8435

or if you can't get through try 888-860-4220. If you do this at home you may pay with a debit card but not a credit card. If you do it at our office you may pay us by cash, money order, or certified check and we will have the counseling session billed to us.

Before the second appointment, we will check:

1. Kelly Blue Book for vehicles
2. Pacer Computer Docket
3. Assessments & Taxation and Tax Assessment
4. LexisNexis Asset Search

We are in the process of updating our website, but please check information on our web site:

www.marylandbankruptcyinfo.com

