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***We are a debt relief agency. We help file for bankruptcy relief under the Bankruptcy Code.**

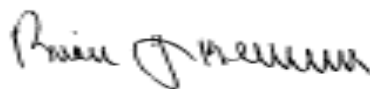
This packet has been prepared by Brian L. Kerstetter, Esquire. It includes a list of the items needed to file bankruptcy, an expense sheet, misc. household goods list, along with fifteen (15) debt forms. Also enclosed is a document entitled "Statement of Information Required by 11 U.S.C. Section 341". This Notice outlines certain aspects of a bankruptcy proceeding, which you will need to bring with you to your first appointment, as you will be required to execute the Notice stating you have received and reviewed the same.

You should gather all the information requested from the list of items needed and fill out the forms enclosed herein to the best of your ability. You will need to complete a debt form for each and every person or entity to whom you owe a debt so you may need to make additional copies of the debt form. It is extremely important that you include the complete names, addresses, zip codes and dates on each and every debt form. In the event you are currently billed through a collection agency, or attorney, you should list the name and address at the bottom of the debt form for that particular debt. You may wish to obtain a copy of your credit report to assist you in preparing the debt forms and also to ensure that you have listed all of your creditors. Credit reports can be obtained, for a fee, by contacting Experian at 1-888-397-3742, or Transunion at 1-800-888-4213. Credit reports can also be obtained on-line at any of the following addresses: www.equifax.com; www.transunion.com; or www.experian.com.

If you feel there is additional information which would be helpful or necessary, you should bring it with you to your first appointment. It may also be helpful to make a list of questions you would like to ask. Your first appointment will take approximately 45 minutes to an hour.

If you should have any questions concerning this packet, or what you need to bring with you, please feel free to contact me.

Sincerely,



Brian L. Kerstetter
Attorney at Law

The following is a list of items you will need for filing bankruptcy:

- ITEM I. Copies of all deeds, mortgages and land contracts, titles or white memorandums of titles for motor vehicles, trailers, boats, motors or motor homes.
- ITEM II. The last two (2) years federal and state income tax returns, as well as your gross wages from the beginning of this year to the date of your first appointment.
- ITEM III. List of names, addresses and account numbers of any and all banks in which you did your banking for the last two years. This should include checking, savings, CD's, IRA's, or Keogh Accounts and list all individuals who were or are authorized in said account(s), as well as which account(s), if any, are now closed.
- ITEM IV. Copies of all life insurance policies, other than those provided through employment. Also, you should provide a copy of your homeowner's policy, if applicable.
- ITEM V. Copies of any lawsuits in which you were a party, either Plaintiff or Defendant, including any actions in Divorce, within the last two (2) years.
- ITEM VI. List all addresses for the last two (2) years.
- ITEM VII. Proof of income for the last six (6) months.

Please answer the following questions, or provide the requested information (write on the back if necessary):

- 1) Have you ever filed for bankruptcy before? _____ yes _____ no. If “yes”, where and when?
- 2) Have you filed all your income tax returns? _____ yes _____ no. If “no” please provide specifics. The bankruptcy law requires that you file all of your income tax returns up to and including the current tax year.
- 3) Have you transferred any property to anyone in the last four (4) years? _____ yes _____ no. If “yes” please provide specifics.
- 4) Have you been known by or conducted a business under any other name(s) within the last eight (8) years? _____ yes _____ no. If “yes” please provide the full name.
- 5) List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600.
- 6) Have you charged more than \$550.00 total on any one credit card in the last 90 days? _____ yes _____ no? If “yes”, please provide the name of the creditor and the total amount of the charges.
- 7) Do you expect to inherit any money in the near future? _____ yes _____ no. If “yes” please provide specifics.
- 8) Please provide the names and ages of your dependents, if any.

REAL ESTATE, MOTOR VEHICLES, JEWELRY, ETC.

Real Estate: Do you own real estate? Yes _____ No _____
If so, please answer the following:

Address: _____

Value/Appraisal: \$ _____ (estimated)

Balance Owed: \$ _____ (estimated)

Mortgage Co. _____

**** Please provide a copy of the Deed to this Property****

Provide additional information on separate sheets, in the event you own other real estate (i.e. rental properties, etc.)

Motor Vehicles: Please state the year, make and model of each vehicle you own.

- 1. _____ Value \$ _____
- 2. _____ Value \$ _____
- 3. _____ Value \$ _____

Jewelry:

Please provide an approximate value for each of the following (if applicable):

Wedding Band \$ _____ Wedding Band \$ _____ Watch \$ _____

Watch \$ _____ Engagement Ring \$ _____

Other:

_____ \$ _____
_____ \$ _____
_____ \$ _____

Checking/Savings Accounts:

Checking

Savings

Name of Bank _____

Name of Bank _____

Account # _____

Account # _____

Est. Balance _____

Est. Balance _____

All names and relationship on account:

All names and relationship on account:

Miscellaneous Household Items

Please state the replacement value (which means the price a retail merchant would charge for property of that kind, considering the age and condition of the property) of each item which applies and indicate any additional household item at the bottom, or the reverse side of this page.

Item	Value	Item	Value
Bed	\$ _____	Couch	\$ _____
Bed	\$ _____	Loveseat	\$ _____
Bed	\$ _____	Chair	\$ _____
Bed	\$ _____	Chair	\$ _____
Stove	\$ _____	End table	\$ _____
Refrigerator	\$ _____	End table	\$ _____
Freezer	\$ _____	Coffee table	\$ _____
Microwave	\$ _____	Table & Chairs	\$ _____
Dishwasher	\$ _____	Dishes	\$ _____
Television	\$ _____	Pots/Pans	\$ _____
Television	\$ _____	Vacuum Cleaner	\$ _____
VCR/DVD	\$ _____	Misc. Tools	\$ _____
VCR/DVD	\$ _____	BBQ Grill	\$ _____
Camcorder	\$ _____	Lawn Furniture	\$ _____
Video Library	\$ _____	Lawnmower	\$ _____
Stereo	\$ _____	Bicycle(s)	\$ _____
CD's, tapes, DVDs	\$ _____	Camera	\$ _____
Dresser	\$ _____	Washer	\$ _____
Dresser	\$ _____	Dryer	\$ _____
Dresser	\$ _____	Computer Equip.	\$ _____
Dresser	\$ _____	Air conditioner	\$ _____
Lamp	\$ _____	Misc. Appliances	\$ _____
Lamp	\$ _____	Misc. Household	\$ _____
Clothes	\$ _____	Goods	\$ _____

Collectors Items

Books	\$ _____	Dolls	\$ _____
Encyclopedias	\$ _____	Baseball cards	\$ _____
Pictures	\$ _____	Coins	\$ _____
Wall hangings	\$ _____	Stamps	\$ _____

OTHER:

_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

TOTAL	\$ _____	TOTAL	\$ _____
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CURRENT MONTHLY EXPENSES

Rent/Mortgage payment (including lot rent) \$ _____

Are real estate taxes included YES _____ NO _____

Is property insurance included YES _____ NO _____

Utilities:

Electricity/Heating Fuel \$ _____

Water/Sewer \$ _____

Telephone \$ _____

Cable \$ _____

Trash \$ _____

Home Maintenance \$ _____

Food \$ _____

Clothing \$ _____

Laundry/Dry Cleaning \$ _____

Medical/Dental Expenses \$ _____

Transportation (gas, oil, tires, tune-ups, etc.) \$ _____

Recreation \$ _____

Charitable Contributions \$ _____

Insurance (NOT deducted from wages, or incl. in mtg. pymts.)

Homeowners/Renters \$ _____

Life \$ _____

Health \$ _____

Auto \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Taxes (NOT deducted from wages, or incl. in mtg. pymts.) \$ _____

Installment payments:

Auto \$ _____

Auto \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

Alimony, maintenance and support paid to another \$ _____

Payments for support of additional dependents NOT living in your household \$ _____

Regular expenses from operation of business \$ _____

Student Loan Payment \$ _____

Baby needs (diapers, formula, food, etc.) \$ _____

Child Care expenses \$ _____

School lunches, book fees, etc. \$ _____

Work lunches \$ _____

Other: _____ \$ _____

Other: _____ \$ _____

TOTAL \$ _____

DEBT FORM

Secured _____

Unsecured _____

Complete one of these forms for every debt that you owe, or may owe. If available, please attach the creditor's most recent statement, or billing. It is extremely important that you fill in every blank on this form. Make sure that all names, addresses and zip codes are complete.

1. Name of Creditor (debt owed to) and the complete address.

2. Account # _____

3. Date debt was incurred _____ (month/year)
(In case of charge accounts, use the month and year of the last charge)

4. Amount owed \$ _____

- 1. Monthly payment \$ _____
- 2. Due Date _____
- 3. Number of payments behind _____

5. Who is primarily obligated on this debt? _____

6. Is there anyone else obligated on this debt? Y/N If so, set forth the name and address

7. What was the purpose of this debt? Car loan _____ Home Equity Loan _____
Credit Card _____ Other (please explain) _____

8. Was any collateral pledged to the creditor on this debt? Y/N (household goods, car, home, etc.)

9. Has this debt been turned over to an attorney or a collection agency? Y/N If so, please set forth name and address below.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of:

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor

normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code 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 that case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

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.

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, Scheduled 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 the creditors where you may be questioned by a court official called a 'trustee' and 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.

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 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.

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.

CERTIFICATION

I have read the entire contents of the attached packet and the information I have provided therein is true and correct to the best of my knowledge, information and belief.

Date: _____

_____ (signature)

Print Name:

Date: _____

_____ (signature)

Print Name: