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MIRGHANBARI LAW OFFICE (MLO) IS A DEBT RELIEF AGENCY WHICH PROVIDES ASSISTANCE IN FILING FOR BANKRUPTCY RELIEF UNDER THE UNITED STATES BANKRUPTCY CODE.

11 U.S.C. SECTION 527(a)(2) DISCLOSURE

Under 11 U.S.C. Section 527(a)(2), a debt relief agency is required to provide the following written notice to assisted persons filing bankruptcy. You must read and understand the following disclosure and sign where indicated.

You, as an assisted person filing bankruptcy, shall know and understand that:

- A. All information that you are required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful;
- B. 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;
- C. 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
- D. 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 criminal sanction.

The undersigned acknowledges receipt of this disclosure required by 11 U.S.C. Section 527(a)(2). I/We have read and understand its contents and the implications associated with failing to honestly provide information about our income, expenses, property, and other financial circumstances.