



PLEASE READ BEFORE FILING



WARNING REGARDING CREDIT COUNSELING REQUIREMENT

All individual debtors must be able to check truthfully one of the four statements listed below. If none of these statements applies to you, you are not eligible to file a bankruptcy case, and any case you do file can be dismissed by the court. If that happens, you will lose whatever filing fee you paid and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you will be subject to paying a second filing fee, and you may have to take extra steps to stop creditors' collection activities.

Pre-bankruptcy counseling with certificate. Within the 180 days *before the filing of my bankruptcy case*, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. **Attach to your bankruptcy petition a copy of the certificate and a copy of any debt repayment plan developed through the agency.**

Pre-bankruptcy counseling without certificate. Within the 180 days *before the filing of my bankruptcy case*, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. **You must file a copy of a certificate from the agency describing the services provided to you no later than 15 days after your bankruptcy case is filed.**

Attempted pre-bankruptcy counseling with an emergency requiring bankruptcy filing. Before filing this bankruptcy case, I requested a credit counseling briefing from an approved agency but I was unable to obtain the briefing for five days from the time I made my request, and an emergency requires me to file a bankruptcy case now. **If the court is not satisfied with your reasons for filing the bankruptcy case now, without first receiving a credit counseling briefing, your case may still be dismissed. If the court is satisfied with your reasons, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case, and must file a certificate from the agency that provided the briefing, together with any debt management plan developed through the agency.**

Incapacity, disability, service in a war zone. I am not required to receive a credit counseling briefing because one of the following applies.

- I am impaired by mental illness or mental deficiency such that I am incapable of realizing and making rational decisions with respect to my financial responsibilities.
- I am physically impaired to the extent that I am unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.
- I am on active military duty in a military combat zone.