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**Certification of Receipt of Mandatory and Non-Mandatory Disclosures**

The Bankruptcy Law Professionals of Colorado, has provided me/us with copies of the mandatory disclosures and advisements required under the Bankruptcy Abuse Prevention and consumer Protection Act of 2005. Specifically I have been provided with copies of the following mandatory disclosures and advisements:

1. Fraud & Concealment Prohibited;<sup>1</sup>
2. Purpose, Benefits, and Costs of Bankruptcy;<sup>2</sup>
3. Full Disclosure and Accuracy;<sup>3</sup>
4. Important Information about Bankruptcy and Alternatives to Bankruptcy;<sup>4</sup>
5. Instructions Required to be Provided to the Debtor Regarding the following:<sup>5</sup>
  - a. How to place a value on your property;
  - b. How to determine current monthly income;
  - c. How to figure your necessary living expenses;
  - d. How to calculate your disposable income, if any;
  - e. How to list your creditors (your debts);
  - f. How to determine which of your assets are exempt; and
  - g. Homesteads.
6. Declarations for Reaffirmation

I/we further acknowledge and understand that the Bankruptcy Law Professionals of Colorado or any of the attorneys working for the Bankruptcy Law Professionals, are not my/our attorney until and unless the full retainer quoted in the consultation is paid in full.

Client:

Co- Client:

\_\_\_\_\_  
[sign]

\_\_\_\_\_  
[sign]

\_\_\_\_\_  
[Print name]

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[Print name]

Date: \_\_\_\_\_

Date: \_\_\_\_\_

<sup>1</sup> 11 USC §§ 341(b)(2)(A) and (B);

<sup>2</sup> 11 USC §§ 527(a)(1) & 342(b)(1)

<sup>3</sup> 11 USC § 527(a)(2)(A)

<sup>4</sup> 11 USC § 527(b)

<sup>5</sup> 11 USC § 527(c)