

NOTICE TO DEBTORS

Experience has shown that it is very important for each person filing bankruptcy to retain complete copies of his or her bankruptcy petition and schedules, any amendments relating to the petition and schedules, any Reaffirmation Agreements filed with the Court, as well as a copy of the discharge issued by the Bankruptcy Court. It is recommended that these copies be retained indefinitely, as questions frequently arise after the bankruptcy case is closed and the file is sent to storage. For example, Debtors who wish to refinance their mortgage will most likely need to show their lender their prior bankruptcy petition and schedules. Individuals seeking to reestablish credit may be asked to produce a copy of a bankruptcy petition and schedules. If a creditor later sues for a debt that was discharged in bankruptcy, the best proof of discharge is to produce a copy of the petition, schedules and the discharge. While the bankruptcy petition and any pleadings filed in the case will still be available from the Bankruptcy Court, it must be retrieved from the off site archive facility in Waltham, Massachusetts. There is currently a \$45.00 retrieval fee and it may take up to a week to retrieve the file. Once retrieved, Debtors can copy the petition at \$.25 per page, or upon request, the Court can copy it for you at a \$.50 per page fee.