

# Chapter 7 Bankruptcy Pleadings in Fresno

By: Jerry R. Lowe

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[Chapter 7 bankruptcy](#) cases begin with numerous [pleadings](#) being filed with the court. A [debtor](#) is required to disclose all his assets and debts. A bankruptcy lawyer can assist you with the necessary paperwork, so it is essential you provide your attorney with all of your financial information. The list below includes many of the documents that will be filed in your Chapter 7 case:

- the bankruptcy petition;
- a list of all your creditors;
- a list of all your property and assets;
- a list of all your debts;
- a list of your current income and expenses;
- a statement of your financial affairs; and
- a certificate from your attorney indicating that (i) you received a notice describing the different bankruptcy chapters, (ii) a notice of the services available from the credit counseling agencies, and (ii) a statement specifying that anyone who knowingly or fraudulently conceals assets or makes a false statement under oath is subject to fine, imprisonment, or both.

The above pleadings are often collectively referred to as the debtor's "Schedules and Statement of Financial Affairs." Typically, a lawyer uses all of your financial documentation to prepare these pleadings. However, it is essential that you closely review them to insure that they fully disclose everything and that they are correct before they are filed. The debtor is required to sign these pleadings and it is done under the penalty of perjury.

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About Jerry R. Lowe

*If you are considering filing for bankruptcy protection, call Fresno bankruptcy attorney [Jerry R. Lowe](#) at [\(559\)513-8535](tel:5595138535). Mr. Lowe provides representation for debtors in Chapter 7 and Chapter 13 bankruptcy matters throughout California's Central Valley in communities such as Fresno, Clovis, Reedley, Sanger, Selma, Madera, Chowchilla, Oakhurst, Coarsegold, Auberry, Prather, Coalinga, Avenal, Corcoran, Hanford, Lemoore, Tulare and Visalia.*