

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

**NOTICE TO DEBTOR(S) OF GENERAL
CHAPTER 7 RESPONSIBILITIES**

As a result of your filing a bankruptcy case, you have a number of responsibilities especially with respect to your property that has not been exempted by you. These responsibilities continue after your discharge for so long as your case is pending in this court or until the court orders otherwise. Your failure to honor these responsibilities could result in the denial or revocation of your discharge. Be advised that:

1. Except for some exceptions set forth in the United States Bankruptcy Code, property of the estate includes all of your legal or equitable interests in property as of the commencement of your bankruptcy case. You must not sell, transfer, refinance, mutilate or conceal any property of the estate. You must make all or any part of that property available to the Trustee when requested to do so.
2. You must preserve all recorded information about your financial condition or business transactions and make these available to the Trustee when requested.
3. You must cooperate with the Trustee as necessary to enable the Trustee to perform the duties of that office as required by the Bankruptcy Code.
4. Property of the estate that must be turned over to the Trustee includes the following interests in property that you acquire or become entitled to acquire within 180 days after the date of the filing of your petition if the interest would have been property of the estate on the date you filed your petition:
 - a. any bequest or inheritance
 - b. property or property rights acquired as a result of a property settlement agreement with your spouse, or as a result of an interlocutory or final divorce decree
 - c. property or property rights acquired as a beneficiary of a life insurance policy or of a death benefit plan.
5. If the bankruptcy court issues an order that requires you to do something then you must do as the order requires.

As soon as is possible, you must advise the Clerk's Office and your Trustee in writing of any change of your address.