

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

READ THESE NOTICES BEFORE YOU FILE YOUR CASE

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY

Pursuant to F. R. Bankr. P 9037, you have the right to redact any document filed with the court that contains an individual's social-security number, taxpayer identification number, or birth date, the name of an individual, other than the debtor, known to be and identified as a minor, or a financial-account number. You may redact this information as follows:

- (1) the last four digits of the social-security number and taxpayer identification number;
- (2) the year of the individual's birth;
- (3) the minor's initials; and
- (4) the last four digits of the financial-account number.

Please be advised that any personal information not redacted is available to the public.

NOTICE REGARDING CREDIT COUNSELING REQUIREMENT

Except in limited situations, all individuals filing bankruptcy are required to complete credit counseling from an approved agency before you file for bankruptcy. If you do not obtain the required credit counseling and do not qualify for one of the exceptions, your case will be subject to being dismissed by the court.

The decision to file your bankruptcy petition is up to you, but if you file it without having obtained the credit counseling or do not file a Motion for Determination that you qualify for one of the limited exceptions, your case may be dismissed.