

POTENTIAL AREAS OF INQUIRY
RELATING TO GROUNDS FOR DENYING YOU A DISCHARGE
FROM ALL OF YOUR DEBTS

There are several grounds for denying your discharge, which results in all of your debts surviving bankruptcy as if you had never filed. So the question is, are you aware of any potential issues relating to any of these? If so, please discuss these with me so I can assess any potential problem areas and we can prepare for them. They are:

1. Debtors who , with intent to hinder, defraud or delay creditors, have transferred, removed, destroyed, mutilated or concealed their property within one year of the date of the bankruptcy petition. Or debtors who conceal property that should go to the trustee in the bankruptcy case after the petition is filed.
2. Debtors who have concealed, destroyed, mutilated, falsified, or failed to keep or preserve recorded financial information unless such act was justified under the circumstances.
3. Debtors who lie under oath in connection with their bankruptcy case, including omitting assets with the intent to deceive or making other false statements under oath.
4. Debtors who withhold financial information from the trustee.
5. Debtors who are unable to satisfactorily explain the loss of any assets.
6. Debtors who refuse to obey a court order including a court order to produce documents, turn over assets or appear for an examination.
7. A debtor who has committed any of the above acts in another bankruptcy case of an insider of the debtor.
8. A debtor who has received a discharge in another bankruptcy case within the 8 years preceding the petition in the present case.