

MATERIAL MISTATEMENTS IN DEBTOR AUDITS

1. Total combined monthly income on Schedule I is understated/omitted.
2. Income figure on Means Test is significantly understated/omitted or a lesser amount if the income differential results in the debtor being over the median income for the applicable state.
3. Real property not reported on Schedule A/B.
4. Depository or investment account not reported on Schedule B – including IRA's and Retirement accounts.
5. Understatement or omission on SOFA gifts or other transfers, which include vehicle trade-ins within two years of filing.
6. Understatement or omission on Schedule A/B of a single item worth a significant amount.