

BANKRUPTCY FRAUD

Falsifying information before, during, or after the bankruptcy or filing bankruptcy with an intention to deceive creditors is bankruptcy fraud

TYPES

- Deceptive claims of assets
- Not answering truthfully
- Making material omissions
- Taking credit/property using false information
- Hiding/destroying any relevant information
- False documents to get loan
- Hiding any property or its true value
- Offering false contact information
- Disposing any property secretly
- Taking debt with no intention to payback
- Giving preferential treatment to any creditor
- Applying for a loan without prior notice

CIVIL BANKRUPTCY FRAUD

When any creditor complains about any wrongdoing for a debt

CRIMINAL BANKRUPTCY FRAUD

When a complaint involves many creditors, it could lead to criminal bankruptcy fraud

HOW IT IS REVEALED?

- ❖ Trustees can ask questions regarding assets that the bankrupt disposes of, sells, or give
- ❖ **Sworn statements** detailing the affairs of the bankrupt person regarding their income, expenses, and debts
- ❖ **Statement of Affairs**
- ❖ Information from the neighbours, family, creditors, and banks

IF YOU'RE FOUND GUILTY

- No longer be eligible for bankruptcy filing
- fine or even get jail time

How To Report Bankruptcy Fraud

Yan Bai



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